UNLOCKING THE POWER OF CONSUMERS

choice

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Lurking in aisles

How supermarkets are mining personal information from your loyalty card

Lunch in a flash

CHOICE's taste testers deliver their verdict on zap-and-eat packet meals

On test

Smartphones
Landline phones
Dishwashers
Microfibre cloths
Vacuum cleaners
Set-top boxes
Pressure cleaners
Colour laser printers

Head of class

Which is the smartest of all the smartphones?

PLUS

Funerals: finding affordable options

Is gastric banding the answer?

How to be heard – online and offline

Beware plastic food containers

176 PRODUCTS RATED!

Drive your dollar further: the best deals on car insurance

Just the beginning

This is the start of CHOICE's 50th year, and our anniversary provides a real springboard for a great future as well as a time to reflect on our past achievements.

Later this year we'll be hosting a member's event to celebrate our half-century, where we hope to see you. In the meantime, I would love to hear from those of you who've been with us for 50 years (or close to) and invite you to join our new Founders Club.

To reach out to our community even further, we're also holding a number of roadshows around the country to meet you in your homes, where you shop, at your town hall or at events you have already planned. I'd love to address any local meeting or function you may have in the pipeline for 2010, so please call the number opposite and leave your details and ideas.

Members can now visit CHOICE to see our iconic labs in action. Our first tour took place just before Christmas, where members were able to see TVs, refrigerators, washing machines, dryers and strollers being tested ready for publication in upcoming issues of *CHOICE* and online at **www.choice.com.au**. They visited our new sound and kitchen labs, and even got to see energy-saving CFL bulbs being tested on the rig.

In this year of celebrations we'll also be focusing on CHOICE's past successes. Because we're fiercely independent – and people have always trusted what we say and do – over the past 50 years we've helped lay the foundations for basic consumer protection, exposed bad products and practices and raised the importance of the consumer with companies, government and, most importantly, the Australian public. As a social enterprise, we've paid our way through membership subscriptions, supported loyally by almost 200,000 of you.

These solid foundations will allow us to make even bigger changes over the coming years. Our focus in 2010 is to unlock the power of Australian consumers. This year we'll be taking on a number of industry sectors, particularly supermarkets, and we'll be asking you to work with us to achieve a much-needed shift in the way the consumer is treated, and a change in the culture that has allowed the consumer to be fobbed off with half-truths and misinformation.

CHOICE must remain an indispensable ally for consumers. To do this we need to deliver more of what you want and develop new products and services. We work for our members and we're funded by you, so please become involved in helping to make CHOICE an organisation that helps Australians be the most savvy and active consumers in the world.

Nick Stace, CEO
Phone 1800 266 786

Subscribe to *CHOICE Computer* and receive your FREE BOOK!

- Master the basics of using your computer
- Solve your PC problems fast!
- With *CHOICE Computer* you get: 6 issues per year; practical information; no ads, techno-waffle or hype; plus easy 'how to' guides. See page 66 for details.

CHOICE. MAKE THE RIGHT ONE.

CHOICE gives you the power to choose the very best goods and services, and avoid the worst. We pay full price for the products we test, so we remain 100% independent. We don't take advertising and we don't accept freebies from industry.

We're not a government body and our consumer publishing and advocacy is funded by subscriptions to our magazines, to **www.choice.com.au** and from other services we supply for the benefit of consumers, such as CHOICE Switch.

CHOICE product ratings are based on lab tests, expert assessments and consumer surveys. CHOICE staff also research a wide range of consumer services. They reveal the truth behind the facts and figures, and investigate the quality and the claims.

SUBSCRIBE CHOICE Plus personal; $32 per quarter for magazine and full online access; ***CHOICE*** personal subscription: one year $82, two years $153; Company/institution: one year $132, two years $253. **ONLINE membership** $21.95 per quarter.

CHOICE COMPUTER personal subscription: One year $42, two years $80 for *CHOICE* subscribers (usually $48/$92); Company/institution: one year $78, two years $146.

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Call 1800 069 552.

SUBSCRIBERS' HELPLINE
Call 02 9577 3399 or email us at ausconsumer@choice.com.au.

CHOICE EXTRA Free website, www.choiceextra.com.au, for magazine subscribers with an index of articles from Jan/Feb 2002, plus links to PDFs.

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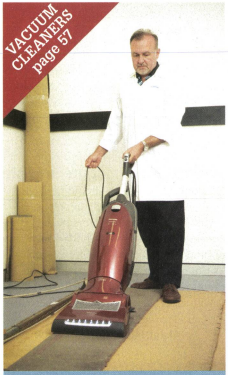

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YOUR SAY

Your experiences help our research and often let other readers know about scams and rip-offs. Positive responses you've had to a complaint you took to a manufacturer, retailer, importer or tradesperson interest us too, so please email ausconsumer@choice.com.au or mail to Your Say, CHOICE, 57 Carrington Road, Marrickville, NSW 2204.

A green wash, not greenwash

Double thumbs up should be awarded to you good people at CHOICE for informing consumers that one-quarter the recommended dosage of Omo Small & Mighty Front Loader 2x Concentrate still gives a very good result (*CHOICE*, November 2009).

With three very active children to wash for, you've saved me a fortune.

Helen Indorato, North Ryde, NSW

CHOICE SAYS **If you're using one-quarter the dose, Omo Small & Mighty Front Loader 2x Concentrate would also qualify as a Green Buy, which is good for the environment as well as your budget.**

Our most recent test of concentrated laundry powders (*CHOICE*, November 2009) showed that the green option isn't always the product you'd expect from the impression given by the packet. Seventh Generation's Natural Laundry Detergent, for example, isn't grey water-safe, despite claiming to be. CHOICE brought this to the attention of both the company and the Australian Competition and Consumer Commission. In response to this and dozens of consumers sending emails, Seventh Generation has agreed to cease making this claim on the front of its packaging – but the claim on the rear must go too.

You can tell Seventh Generation and the Minister for Consumer Affairs you want this greenwash to stop at www.choice.com.au/greenwatch

Unreliable source

We recently purchased Uncle Tobys Plus Omega-3 Lift breakfast cereal (my husband is on the omega-3 bandwagon). This product is promoted as a "vital source" of omega-3, yet according to the nutritional panel only has 200mg per serving – so you'd have to consume the entire box every day to come close to getting your recommended daily intake.

How much, or in this case how little, can a product have for manufacturers to promote it as a "source" of this ingredient?

Pauline Fungalei, Canning Vale, WA

CHOICE SAYS **You wouldn't have to eat the whole box, but the National Heart Foundation's recommended daily intake is 400mg of omega-3s for women and 600mg for men. By contrast, a modest serving (140g) of Atlantic salmon would give you about 640mg of omega-3s.**

The Food Standards Code allows the claim "good source of omega-3 fatty acids" if a food contains no less than 60mg of omega-3s (DHA and EPA) per serving. Clearly, there's a case to be made for updating the Code to make sure consumers aren't misled by marketing hype that exaggerates how much omega-3 a product really contributes to your daily requirements.

You can contact the regulator, Food Standards Australia New Zealand (FSANZ), to let them know about any concerns you may have about misleading or overblown claims – www.foodstandards.gov.au.

Warranties and unforeseen circumstances

I recently purchased computer software that enabled me to complete my first aid training and obtain a valid certificate. This certificate lasts for three years, and I was told that when it needed renewing I could use the same software and simply pay for another certificate. However, when

THUMBS UP!

Bob and **Cathie Oakeshott** of Robertson, NSW, would like to give a big thumbs-up to Dyson, who replaced the broken motor head of their vacuum cleaner within 48 hours of contacting them, and at no cost. Bob and Cathie highly recommend both the product and Dyson's consumer service.

Jennie Hill of Warrandyte North, Vic, can't understand why everybody isn't stampeding to Aldi. Since swapping to Aldi from Coles she's saved hundreds of dollars feeding five adults very well. Although it takes a few weeks to get used to Aldi's unique brands, she's found that some are better than premium brands elsewhere. Most importantly, Jennie feels she's being a responsible citizen shopping at Aldi and helping farmers who are badly treated and poorly paid for their produce by the big two supermarkets.

When **Brett** and **Valda Hull** of Gooburrum, Qld, recently turned on their three-year-old Philips plasma TV they found they had sound, but no picture. It was just three days past its warranty expiry date, yet Philips agreed to cover the costs of a repair. This is not the first item Brett and Valda have purchased from Philips, and it certainly won't be the last.

I went to renew my first aid certificate using the software, I was told the software had been withdrawn from the market a couple of years ago. The registered training organisation through which I had completed my first aid training had been forced to alter its capacity to provide certificates.

I realise the software is not broken or not working, but the reason I purchased it was so I could save time and money on doing my first aid course – and now I can't use the item for reasons beyond my control.

Kyeema Fanning, Upwey, Vic

CHOICE SAYS In this situation, the "product" purchased is actually a combination of a licence to use the software and the service of supplying a first aid certificate. There are statutory warranties that apply to services, including that the services will be fit for a purpose that you make known at the time of sale.

As you mention, the software itself was fit for the purpose of obtaining the certificate the first time, but then the company decided not to offer the additional service of providing certificates. The statutory warranties are valid for a reasonable time, depending on the product or service involved. Because there was an assurance that you could renew the certificate after three years, the warranty may still apply for this period and you should approach the supplier for a (partial) refund.

The process for enforcing your rights under this part of the law is not very consumer-friendly. Improving consumer remedies is currently being addressed by federal and state ministers, and CHOICE strongly supports more accessible consumer law.

For more information about warranties and what to say to the retailer, there are some handy tools available on our warranty rights and wrongs campaign page at **www.choice.com.au/warranties**. You can also seek legal advice from Legal Aid or a Community Legal Centre – http://www.nla.aust.net.au.

LETTER OF THE MONTH

Unrewarded loyalty

I've been an ANZ Frequent Flyer Visa cardholder for almost 15 years. I use the card for most purchases to build up my frequent flyer points and pay off the balance every month. I recently received a letter from ANZ advising that they were changing the points earning capacity for Visa, from 1 point per dollar spend up to $2500 per month, to 1 point per $2 spend uncapped.

I rarely spend more than $2500 per month. To maintain the previous points earning capacity, I had to take up an American Express card, which I reluctantly did. Of the eight times I've attempted to use the Amex card, five retailers would not accept it, including Aldi, where our family does the weekly grocery shopping. I was therefore obliged to use my Visa card, and earn half the points I previously earned – yet there's been no reduction in the annual fee I pay to be on the rewards scheme.

When I complained to ANZ, the consultant told me they had received numerous complaints regarding this issue and agreed to refund the annual rewards scheme fee, which suggests to me that they acknowledge this new scheme is unfair. I'm now in the process of seeking a credit card provider with a fairer scheme.

Simon Lowing, Buderim, Qld

CHOICE SAYS Well done, Simon, for putting ANZ on the spot to get your annual fee refunded, and for voting with your feet.

The reason some merchants don't accept Amex cards or charge a higher surcharge is that the merchant service fee is higher. If you use an Amex or Diners Club card, the merchant pays about 2% of the transaction value as a fee. If you use a Visa or MasterCard, the merchant pays less – 0.8% on average. With Visa and MasterCard, your bank gets an average fee of 0.5% of the transaction value.

American Express has a commercial arrangement with each bank that issues their card. They may pay a fee per transaction and may also provide additional benefits to the bank, such as a one-off issuing fee and/or amounts to be used for marketing. While we don't know how much they pay the bank, it's very likely they pay more than Visa and MasterCard since they receive more from the merchant. This means it's more profitable for your bank if you use an Amex rather than a Visa card. As Simon experienced, since you can't use the Amex card everywhere, the bank lets you keep your Visa card as well but encourages you to use the Amex card by giving you higher rewards for it.

CHOICE regularly analyses the value of reward credit cards and has found the value of many schemes has gone down over the years, especially since for many consumers the annual fee is eating up any value from the rewards they earn.

Keep an eye out too for next month's issue of *CHOICE* and our analysis of credit card penalty interest.

LETTER OF THE MONTH Simon receives *Recession-proof your Finances*, or any other book of his choice at **www.choice.com.au/books**. Unfortunately we are unable to answer all the emails and letters we receive. We may edit or print only an extract of emails and letters in the magazine.

Trialling of smart meters has shown only a small reduction in bills for consumers who were able to shift their usage from 'peak' to 'off-peak' times

ENERGY

Get smart every 30 minutes

Installation of smart meters has begun in Victoria, and they're also being trialled in some homes in NSW and Queensland, but their benefit to consumers is in question.

The federal government claims new smart meters – also known as advanced metering infrastructure (AMI) – allow customers to get accurate electricity usage every 30 minutes, helping them to reduce their bills through greater visibility of usage patterns.

The infrastructure costs of smart meters are passed on to all consumers. Through AMI, metering charges for Victorians will increase by an average of $53 a year, with new metering charges ranging between $70 and $135 annually. The information is fed back to the energy distributors and retailers, who use the data to charge consumers time-of-use price rates, which may or may not change usage patterns.

Time-of-use pricing is different from traditional peak and off-peak rates charging and generally tends to be more expensive at times of the day when electricity is in demand. Complaints about the meters will not be handled by energy retailers as it's the energy distributors who manage the meters, so consumers will need to direct any questions or concerns to their distributor.

Trialling of smart meters in NSW has shown at best only a 5% reduction in bills for consumers who were able to shift their usage from "peak" to "off-peak" times. But many consumers who are at home during the day, such as pensioners and work-from-home parents, may not be able to shift usage or reduce consumption.

"The smart meters tell you your usage but they don't tell you what to do to reduce your bills," says Janey Paterson, operations manager of utilities compare-and-switch service CHOICE Switch. "Shifting your usage by clockwatching is not going to do so; being energy-efficient and choosing the right plan with the right provider will."

Go to **www.choiceswitch.com.au** for tips on saving energy and compare energy retailers rates. **TANYA FONG**

choiceswitch.com.au

ENERGY

Green retailer gets jacked

A major green retailer goes under.

Renewable energy retailer Jackgreen has gone into voluntary receivership and is suspended from trading on the National Electricity Market, following an application by Integral Energy Australia's application to wind it up for a debt of about $809,000.

Jackgreen's 70,000 customers in NSW, Queensland, SA and Victoria have been transferred to alternative retailers. If you're a Jackgreen customer, you should receive a final bill covering the period up until the suspension, and your next bill will be from the retailer to which you've been transferred, which depends on the state you live in.

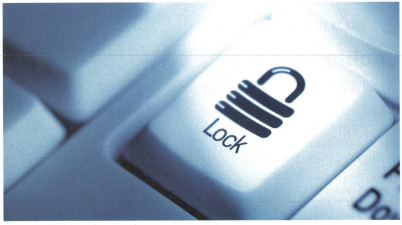
- **NSW**: EnergyAustralia, Country Energy or Integral Energy.
- **Queensland**: Origin Energy or Country Energy.
- **SA**: ETSA Utilities for up to three months while you find and select an alternative retailer.
- **Victoria**: Origin Energy, TRUenergy or AGL. (This initial transfer to a new provider is only temporary; consumers have three months to decide on a long-term provider. If you're transferred to TRUenergy as the default provider, you will have to pay a fee of $65 unless you take up a continuing market contract with TRUenergy.)

You're not obliged to take up the default retailer's offer and you should compare offers before signing up (especially in Victoria), as the default retailers tend to have pricier plans. Be wary of claims by energy salespeople that switching to another provider is too risky. Jackgreen customers should also note that their GreenPower subscription will not automatically carry over to their new electricity provider.

CHOICE Switch is a free and unbiased comparison and switching service provided by CHOICE. Check out your options and compare plans and GreenPower providers at **www.choiceswitch.com.au** or call 1300 794 824. **TANYA FONG**

ENERGY CONTACTS

- NSW: Industry & Investment NSW, 1300 136 888
- Queensland: Queensland Competition Authority, (07) 3222 0555
- SA: Essential Services Commission, 131 261
- Victoria: Victorian Essential Services Commission, 1300 664 969



ISTOCKPHOTO

INTERNET CENSORSHIP

'Clean-feed' filter to go ahead

A proposed web protection scheme may create more problems than it solves.

A mandatory internet web filter is to be introduced soon, the federal government announced late last year. This filter, which is intended to prevent consumers receiving Refused Classification (RC) content, will be deployed by internet service providers (ISPs) to block material that includes child sex abuse content, bestiality and sexual violence, as well as crime and drug use information.

The Department of Broadband, Communications and the Digital Economy, which conducted a trial of internet filtering with several ISPs during 2009, released a report on its results that found blocking RC-rated material can be done with 100% accuracy and little impact on internet speed, according to Stephen Conroy, Minister for Broadband, Communications and the Digital Economy.

However, the filter has been controversial and attracted many critics since it was first proposed, including ISPs and computer system administrators along with civil liberties and activist groups. They've argued it won't be effective due to the difficulty of filtering the internet without affecting speed and usability. Furthermore, critics have questioned the effectiveness of a filter that does not include peer-to-peer internet transfer, which can still be used to transmit offensive material. They're also worried about the criteria by which websites will be classified as RC.

In response, the government will extend the Cyber Safety Online Helpline to improve education and awareness about safety online, and offer grants to ISPs to encourage additional internet filtering services for households wanting to increase the material that is blocked. **ROSALYN PAGE**

Critics of the proposed internet filter argue it won't be able to work without also negatively impacting on speed and usability

CREDIT PROTECTION INSURANCE

A credit to you

Working with our members, CHOICE has helped strike a blow against aggressive selling of consumer credit insurance.

When CHOICE published our investigation of consumer credit protection insurance (*CHOICE*, March 2009), we received a number of complaints from members about aggressive phone selling of Citigroup's Creditshield policy. Citigroup attempted to sell this policy whenever cardholders called to activate new or replacement credit cards.

We forwarded your complaints to the Australian Securities and Investments Commission (ASIC), which raised concerns with Citigroup that some of the sales of Creditshield between August 2008 and January 2009 may have been misleading or likely to mislead consumers. ASIC then reviewed randomly selected recordings of direct marketing calls selected from Citigroup's complaints register, finding:

- Creditshield was sold to cardholders even where they had clearly refused to purchase it.
- Telephone operators persisted with selling Creditshield to callers, despite the cardholder saying "no" up to three or more times.
- Telephone operators would keep cardholders "captive" by holding off telling them their credit cards had been activated until Creditshield sales (or attempted sales) had been completed.

To address ASIC's concerns, Citigroup has made a number of changes to the calling script for its telephone operators.

- Card activation must be concluded before the cardholder is asked if they wish to hear about another product (such as Creditshield).
- A clear approach to handling customer objections during Creditshield telephone sales has been introduced.

Citigroup is now also writing to all cardholders who yet haven't made a claim under their policy, to make them aware they have purchased Creditshield. If you have purchased this policy and believe you have not been made aware of the purchase or terms and conditions, contact Citigroup on 1300 142 680. **UTA MIHM**

FOOD LABELLING

Unethical labelling

A new Australian standard will help consumers buy genuinely organic foods.

Many marketing terms used to convince consumers they're buying ethically produced food are potentially misleading – and deceptive labelling practices are particularly rife in the free-range egg, poultry and pork industries.

The Humane Society International (HSI)'s survey of more than 3000 Australians found consumers are confused about the term "bred free-range", with 93% of respondents being unaware that animals bred in free-range farming systems only have access to the outdoors in the first few weeks of their life. "Eco-shelters" is another culprit, with 98% not realising that animals kept in eco-shelters have no outdoor access. Even the commonly used "cage-free eggs" isn't well understood, with only 50% aware these eggs are produced by chickens that are housed in barns with no outdoor access.

The "organic" label is also frequently abused in relation to the method of production of meat and eggs. The *Sydney Morning Herald* recently exposed large pork suppliers that were passing off factory-bred produce as organic and undercutting the price of the real article. Butchers and restaurants would then sell the substituted meat at a premium, with consumers and the small handful of genuine organic pork producers ultimately paying the price.

As part of its submission to a review of Australian food labelling law and policy, HSI is calling for mandatory labelling of the method of production on all meat, eggs and dairy products, using a limited number of nationally consistent and legally defined terms.

Meanwhile, a new Australian Standard for organic and biodynamic products, AS6000, has been established to help consumers buy the real deal. Although not compulsory, it will better equip the Australian Competition and Consumer Commission to take action against false "organic" claims.

"The new standard will improve things for consumers who buy organic food," says Clare Hughes, CHOICE's Senior Food Policy Officer and representative on the Standards Australia committee. "Consumers should still look for products carrying organic certification logos, but they can now also look for products claiming to meet the Australian standard." **RACHEL CLEMONS**

CHILD CAR RESTRAINTS

Buckle up

New national laws will ensure safer travelling for your child.

Roll-out of a nationally agreed reform on child car restraints across Australia will be complete by late 2010, with new laws designed to provide greater protection for children when travelling.

Road accidents are the major cause of death and injury to children in Australia, and by using an approved child car restraint parents can significantly reduce the risk. The laws offer extra guidance on the safety of children and require the following:

- Children **under six months** to use an approved, rear-facing child restraint or infant capsule.
- Children aged between **six months and under four years** to use an approved, rear-facing child restraint or forward-facing child safety seat with an inbuilt harness.
- Children aged between **four years and under seven years** to use an approved forward-facing restraint with an inbuilt harness or approved booster seat.

Children under four also must not occupy the front seat of a car that has back seats. However, if all back seats are occupied by children under four, a child aged between four and seven may occupy the front seat, in an approved forward-facing child restraint or booster seat. A child who is too tall or heavy for their age group's

required restraint should use one for the next age group.

If you are buying a child car restraint, ensure it complies with the Australian and New Zealand standard AS1754 or AS/NZS1754. Make sure you follow the instructions if you're installing the restraint yourself; contact your state's or territory's road traffic authority if you need help.

A grace period exists for parents and carers to buy the correct restraints and harnesses. However, you will receive a fine and incur demerit points if you don't comply with the new regulations once they're fully enforced.

To find out more, visit www.kidsafe.com.au and select your state or territory, or visit your state/territory government's website. **REBECCA GATTO**

CAN YOU HELP? RETIREMENT VILLAGES AND NURSING HOMES

If you're looking or have looked for a retirement village or nursing home for your parents or yourself, or if you're currently living in one, we'd love to hear from you. Tell us about your experiences, both good and bad, at **money@choice.com.au** or write to us at Retirement c/o Money Team, CHOICE, 57 Carrington Rd, Marrickville NSW 2204.

PREPAID MONEY CARDS

Cash cards

These travel money alternatives may cost you more than you expect.

If you prefer to carry a minimal amount of cash when travelling and be safeguarded against identity fraud, a prepaid travel money card may be worth considering for your next trip.

You can load one with the currency you need before you leave, then top up online via BPAY while overseas. The cards are available from banks, Australia Post and travel exchange outlets, and are widely accepted as they are either a Visa or MasterCard. Your bank account is not linked to the card, so the most you can lose is whatever you've loaded onto your card.

Although convenient, beware the range of fees charged for these cards and the different restrictions that apply to their use (see table below). They may not be a good deal when you need to use a currency that isn't preloaded onto your card; the Travelex Cash Passport charges a foreign exchange margin of 5.95% for a card loaded with Australian dollars, and 8.45% for a card loaded with other currencies.

For a comprehensive guide to travel money, see *CHOICE*, May 2009, or go to **www.choice.com.au/travelmoney**. CECILIA LEE

GROCERIES

ShrinkWatch

CHOICE members are spotting shrinking products but not shrinking prices.

With food prices on the increase, some food and grocery manufacturers are shrinking their pack sizes – without necessarily shrinking the prices.

In response to our online survey, CHOICE members told us about more than 30 mysteriously shrinking products.

- Cadbury received the most mentions for reducing the size of its Dairy Milk Chocolate bars, yet claims "improvements" to its chocolate bars "have been driven by one simple reason – consumer value".
- Toilet rolls were runners-up. While they still look the same on the outside, the new rolls contain fewer sheets because manufacturers have increased the diameter of the cardboard tube in the middle.
- Smith's received almost as many mentions for reducing the size of some of its packets of potato chips and Twisties.
- Uncle Tobys has reduced the package size of some of its breakfast cereals. According to Uncle Tobys, the smaller packaging is to "ensure our products remain affordable" (but the logic of this escapes us given the cereal actually costs more per serving).

Uncle Tobys and Cadbury both claim that when they reduced product sizes, they also lowered the prices charged to retailers for some of these products. CHOICE asked Coles and Woolworths if the lower prices were passed on to consumers. Coles assured us they were, but Woolworths declined to comment.

To add shrinking products you've noticed to our list, visit **www.choice.com.au/shrinking** DAVID OAKENFULL

PREPAID MONEY CARDS

Issuer / card	Currencies available	More than one currency on one card	Card purchase fee / initial load fee	ATM fee	Maximum initial load	Reload fee	Currency transfer fee *	Monthly inactivity fee **
ANZ Travel Card	Canadian ($C), euros (€), GB (£), Hong Kong ($HK), Indian (Rs), NZ ($NZ), US ($US),		$11 / -	$C2.80, €2.10, £1.25, $HK19.25, Rs122, $NZ3.50, $US2.20	$C17,000, €12,000, £8,000, $HK110,000, Rs.700,000, $NZ20,000, $US15,000 (B)	1.1% of reload value	(D)	$US3, £1.50, €2.50, $NZ4, $C3.40, $HK22, Rs.140
Australia Post/ Travelex Cash Passport	Australian ($A), euros, GB, NZ, US		- / (A)	$A3.75, €2.20, £1.50, $NZ4, $US2.25	$A25,000, €15,000, £10,000, $NZ27,000, $US20,000	1.1% of the reload value (C), 1% via BPAY	(E)	$A4, $US2, £1.50, €2, $NZ4.80
CBA Travel Money Card	Australian, Canadian, euros, GB, NZ, US	√	$15 / -	$A3.50, $C3, €2.20, £2, $NZ4.50, $US2.50	A$25,000 or foreign currency equivalent	1% of reload value	2% of transaction value	$A3, $US2, £1.50, €2, $NZ4, $C2.50

TABLE NOTES * When a transaction is conducted in a currency not loaded on your card. ** After 12 months in which no transaction has been made. **(A)** 1.1% of load value, plus Travelex charges an administration load fee for an $A card. When purchasing a foreign currency card at Australia Post, the exchange rate may include a service charge. **(B)** This may differ depending on how the card is purchased. **(C)** You will be charged an administration load fee by Travelex for the reloads of an $A denominated card. When reloading a foreign currency card at Australia Post, the exchange rate may include a service charge. **(D)** You will be subject to an exchange rate conversion - that is, the amount of your transaction will be converted using a wholesale exchange rate selected by Visa on the day. **(E)** A foreign exchange margin applies if the card is used for purchases or withdrawals in any currency other than the currency of the card. The applicable margin is 5.95% for a card loaded with AUD and 8.45% for a foreign currency card. Information correct as of November 2009.

ISTOCKPHOTO

HEALTH

Nanoparticles found in big-name cosmetics

Despite growing health and safety concerns, makeup manufacturers continue to use potentially dangerous nanotechnology.

Testing commissioned by environmental group Friends of the Earth (FOE) has found nanoparticles in foundations and concealers produced by major brands, including Revlon, Clarins, Clinique, Max Factor, The Body Shop, L'Oréal and Lancôme Paris.

Despite increasing concern from both the scientific community and public about the safety of nanoparticles in products such as cosmetics and sunscreens, there's currently no requirement for products containing nanoparticles to be labelled.

FOE's testing confirms the findings of CHOICE, which in our review of "natural" mineral foundations (October 2009) revealed two brands, Elizabeth Arden and The Body Shop, contained nanoparticles. This is of particular concern in mineral makeup, as mineral foundations come in a powdered form and can easily be inhaled and ingested.

"We believe Australian women shouldn't be used as guinea pigs by the big cosmetics companies and the nanotechnology industry," said FOE nanotechnology spokesperson, Georgia Miller. "Millions of Australian women wear makeup every day, yet even for this high exposure nano-product the government does not require companies to test the safety of nano-ingredients – or to label them."

In May 2009, NSW Minister for Science and Medical Research, Jodi McKay, announced her government would raise with its federal counterpart the possibility of labelling nanoparticles in cosmetics and sunscreens. However, nano-cosmetics remain unlabelled.

The Therapeutic Goods Administration has the power to regulate cosmetics only if they have an SPF of 15 or higher. Cosmetics without an SPF rating are regulated by the National Industrial Chemicals Notification and Assessment Scheme, which recently began a series of public consultations after releasing a discussion paper on regulatory reform of industrial nanomaterials. **KATE BROWNE**

CORRECTION: HOME & CONTENTS INSURANCE

In "Coverage Inside and Out", *CHOICE*, November 2009, we published a table of home and contents insurance products that included percentage scores. Scores for Apia, HBF, NRMA, RAC, RACV, SGIC, SGIO and Shannons have since been found to be incorrect. CHOICE apologises for any confusion or inconvenience caused. If you would like a copy of the article with a revised version of the table, please email **ausconsumer@choice.com.au** or call 1800 069 552. Changes to the table scores do not affect any other statements in this story.

IN BRIEF

PIN please

Visa has begun issuing chip-based cards that require a personal identification number (PIN) rather than signature for purchases. More than 14 million Visa cards will be upgraded from now until 2013, when signature-based cards – which are easily cloned to commit fraud – will no longer be accepted. By April 2012, all cardholders will need to be enrolled in Verified by Visa, a free service that provides passwords for secure online shopping.

Smoking harms your warranty

While everyone knows smoking is bad for you, it may also be bad for your computer or the warranty you bought with it. US consumer advocate blog, Consumerist, has reported two incidents of Apple refusing to honour customers' AppleCare warranties due to contamination of the computer from cigarette smoke.

Cooking the healthiest fish

How you cook fish can make a big difference to its health benefits. Research presented at the American Heart Association's Scientific Sessions 2009 found you get more benefit from heart-healthy omega-3 fats if you bake or boil fish. Unfortunately for lovers of fish and chips, deep-fried beer-battered barramundi isn't a healthy choice.

ISTOCK PHOTO

This website will be an invaluable resource for all Australians who want to know more about what's happening in the supermarket sector

SUPERMARKETS

Coming soon: Checkout CHOICE

Our new Checkout CHOICE website will soon allow shoppers to join our fight for a fair deal from supermarkets.

Since CHOICE began its campaign for greater competition at the supermarket in mid-2009, we've heard from thousands of Australians – loyal members as well as a cohort of new supporters – who want to lend their support. You've shared your frustrations over everything from your favourite products disappearing from shelves to high grocery prices, and you've told us about your shopping habits and what you expect from your supermarkets – a fair deal.

But of all the feedback you've sent us, one demand comes through loud and clear: you're fed up with supermarkets profiting at your expense and you want it to end. That's where our new Checkout CHOICE website will help.

Change at the checkout

Reforming the supermarket sector will not be easy. New laws are needed to break down the barriers to a competitive grocery sector that allows smaller supermarkets, new chains and specialty stores such as butchers and greengrocers to compete alongside the two grocery goliaths, Coles and Woolworths. This will also require fearless regulation and political will at all levels of government to take a stand against some very powerful and influential players.

But one of the most critical ingredients for success is booming support from Australian supermarket shoppers, to send the message that this is a problem affecting every Australian, every day, and decision-makers must take serious action to deliver a dynamic grocery sector that gives consumers a genuine choice about where they shop and what they buy, and offers quality products at fair prices.

Checkout CHOICE will be an invaluable resource for all Australians who want to know more about what's happening in the supermarket sector and what the government must do to deliver change. It will also be a place where you can share your views with us and other campaign supporters, and take action to achieve real change at the checkout.

Check out Checkout CHOICE

At Checkout CHOICE you'll be able to:

- read CHOICE reports on supermarkets, groceries and alternatives to supermarkets
- stay up to date with what's happening in the supermarket sector and how it affects you
- join our campaign and take direct action
- share your views with CHOICE, relevant decision-makers and other campaign supporters

So from later this month, join us and thousands of others as we fight for a fair deal at the checkout for Australian supermarket shoppers.

BLADELESS FAN

Style over substance

This bladeless fan certainly attracts attention and works well, but at what price?

Fans of the movie *The Hudsucker Proxy* may recall a simple yet enthusiastic entrepreneur (played by Tim Robbins) pitching an idea to Hudsucker director, Sidney J. Mussburger (Paul Newman), whereby he pulls out a sheet of paper showing only a circle (a hula hoop prototype) and proclaims: "You know, for kids." A similar scene might well have played out in the Dyson boardroom, with a designer proposing a new bladeless fan that's safe for kids.

CHOICE put the Air Multiplier up against a $48 fan from a local supermarket. Both have a tilt function and oscillation feature that is easy to use and effective. The Air Multiplier has a continuously variable speed controller, while the cheap chrome fan has three speed controls.

Our four trialists found no difference in the amount of air moving over their body at the various settings and distances, and noise levels measured were about the same at two, three and four metres, with no discernible variation at the highest setting. The Air Multiplier fan did produce a more consistent stream of air; however one trialist found this to be a negative feature as it did not produce as wide a coverage of air movement delivered by the desk fan with blades.

All the trialists noted how easy the Air Multiplier would be to clean, and one suggested it would indeed be safer to use around children as there are no blades. However, not one said they'd pay the extra $300, and were more than happy to stick with the $48 desk fan.

CHOICE VERDICT

If you're looking for something that looks cool, and you have a spare $350, the Air Multiplier might be worth the hoopla; it's certainly a striking design. However, if you just want to keep cool, you could easily save yourself a few hundred dollars.

DENIS GALLAGHER

DYSON AIR MULTIPLIER
Price $350
Contact www.dyson.com.au
★★½☆☆

TUNE-UP SOFTWARE

Be your own PC mechanic

Put an end to system slowdowns.

Without regular maintenance, a new computer will inevitably start slowing down due to updates and patches for your system and programs, along with hard drive fragmentation.

This software includes utilities to streamline major maintenance tasks: registry cleaning, defragmenting hard drives, uninstalling programs, cleaning out private information and optimising your PC startup. System Mechanic 9.5 has one-click wizards that take care of essential tools and quick repairs. There's also a maintenance watchdog called ActiveCare, which runs in the background and automatically tries to fix any detected problems.

SYSTEM MECHANIC 9.5
Price $80
Contact www.lakopacific.com
★★★★½

CHOICE VERDICT

System Mechanic 9.5 takes the hard work out of keeping your PC in shape. It's simple enough for non-technical users and powerful enough for the experts.

For more on System Mechanic 9.5, see the Jan/Feb 2010 issue of *CHOICE Computer*. To subscribe, call 1800 069 552 (toll-free) or go to **www.choice.com.au/magazines**. **STEVE DUNCOMBE**

HANDHELD ESPRESSO MACHINE

Espresso by hand

A promising concept fails in practice.

The handheld Handpresso Wild Domepod makes an instant shot of espresso. To operate, you pump the gadget until it reaches the green zone on its pressure gauge. You then fill the small water tank with boiling water and put ground coffee into the even smaller filter, which can be messy. Screw on the lid, turn the machine over and press the release button, and pressurised air drives the water through the coffee and into your cup.

The idea behind this on-the-go gadget is great, but unfortunately it fails to deliver good quality coffee. The espresso is very weak, with little crema and large air bubbles released towards the end of the operation. The water in the tank doesn't maintain the desirable 92°C-93°C long enough so the temperature in the cup is lower than ideal, resulting in under-extracted coffee. And while this may be useful when travelling or camping, you'll still need to be able to boil the water.

CHOICE VERDICT

Given its high price tag and poor coffee quality, CHOICE can't recommend the Wild Domepod. **REBECCA GATTO**

HANDPRESSO WILD DOMEPOD
Price $199
Contact www.gourmandise.com.au
NOT RECOMMENDED

COMING

Espresso machines

Our past testing of fully automatic machines found that although convenient, they don't make the best-tasting coffee. This time we look at 19 semi-automatic and manual machines, including 12 newly tested models, and find a great Best Buy.

Microwaves

If you're in the market for a smaller microwave, we look at 10 of the latest models in the 17L-25L category. Although most cook and defrost quite well overall, only three are any good at reheating foods – we tell you which ones.

Televisions

Eighty one-centimetre TVs have a screen size roughly equivalent to the largest (now defunct) CRT TVs, but take up much less space. CHOICE testing includes picture and sound quality, ease of use, tuner performance and energy use.

DVR/GAMES CONSOLE COMBINATION

Record playtime

This device struggles to provide an effective 2-in-1 games console and personal video recorder machine.

If you already own a Sony PlayStation 3 (PS3) and are considering buying a DVR, this add-on device could save you money. The PlayTV is a relatively small black box that attaches to your PS3 via a USB cable (supplied), which also supplies the unit's power. It comes with two HD tuners and needs to be attached to your TV's antenna, but uses the PS3's hard disc to store recordings – a severe limitation if the model you own has a small hard drive. You can replace the PS3 hard drive yourself, but the extra cost is worth factoring in.

Setting up PlayTV is straightforward, but will likely involve an update via the internet. You connect the device to the PS3 and put the (supplied) Blu-ray disc (BD) in the PS3, which plays an introductory video while installing some software. After you restart the PS3, the PlayTV icon will appear in the TV section of the PS3's cross-media bar (called the XMB in the instructions). Upon launching, PlayTV asks for your location and assumes the time setting on the PS3 is correct, so make sure it is – otherwise all your recordings will start and end at the wrong times. It also performs a channel scan. We found all this took about 15 minutes.

The PlayTV functions are quite simple to use, but both the games control and BD control take some getting used to. PlayTV comes with an overlay for the BD control that features some of its specialised controls, but they're in blue on a shiny black plastic, which makes them very difficult to read. The on-screen menus are attractive and logical in their layout. PlayTV features an electronic program guide (EPG) and can record or schedule to record a program at the press of a button. In addition, you can watch a live program while recording another, and there's also a timeshift option that allows you to rewind live TV.

PlayTV's main drawback is that it won't allow you to record two programs at once, but you can record one program and pause another whilst watching it live. Playing a game and recording at the same time may also result in problems with game play or recording quality.

The PlayTV add-on is a functional device at a good price if you already own a PlayStation 3, but as a fully functional DVR it's less than ideal

CHOICE VERDICT

If you're looking for a simple DVR for only occasional recording, and you already own a PS3, the PlayTV add-on is a functional device at a good price. If, however, you're looking for a fully functional DVR that will allow you to record lots of high-definition TV and make multiple recordings at the same time, it's not really the device for you. Keep an eye on our website, www.choice.com.au, to see if Sony has added any of the functions PlayTV currently lacks. **CHRIS RUGGLES**

SONY PLAYTV
Price $169.95
Contact playstation3.com.au
★★½☆☆ (Power user)
★★★★☆ (Occasional user)

STORY UTA MIHM

Cart sharks

Rewards for loyalty cards are still elusive as ever – and now they're being used to collect your personal data.

NUTSHELL

>> Supermarket loyalty programs are less rewarding than you may think, earning you considerably less than $1 per $100 spent.

>> Loyalty cards are used to collect enormous amounts of personal data. Stores use their databases to target marketing messages that reinforce your relationship with them.

Jane is 53 years old and lives with her cat in a northern suburb of Melbourne. On weekends, Jane does some gardening. She is also fond of red wine, which she buys by the case.

According to a report on loyalty cards by Monash University and The Australia Institute, this is the type of information a supermarket can obtain from consumers who use their loyalty card at the checkout. Sophisticated databases store information on the specific products you buy, which could show if you smoke, prefer organic produce, choose low-cholesterol margarine or have a preference for certain snack foods. This detailed information can be used for targeted marketing emails (see Discount Discrimination?, top right) that reinforce your relationship with the retail chain, and are supposed to discourage you from shopping elsewhere.

So what do you get out of this? Very little – these programs have such poor rewards that you usually only save less than a dollar per $100 spent shopping.

Coles vs Woolworths rewards programs

According to Roy Morgan Research, an average shopper spent $156 per week in supermarkets in the year to July 2009. Based on the points awarded for this weekly shop – assuming you don't use affiliated credit cards and other program stores – it would take almost seven years to save enough points for a Qantas Sydney-Melbourne return flight with FlyBuys – and that's without taxes and fees. It's a moot point, however, since the points expire after three years.

With more than six-and-a-half years' wait time, the Virgin flight reward offered by FlyBuys is slightly better value, and includes taxes and fees (see What You Get For Your Loyalty, below). FlyBuys told CHOICE less than 1% of rewards are taken as flights. Heavy discounting by airlines has made flights so much less rewarding; who would want to wait years to earn enough points when you can now buy discounted Sydney-Melbourne return flights for less than $100?

Qantas Frequent Flyer points, available through Woolworths Everyday Rewards, only expire if there is no activity on your account for three years (18 months as of 1 July). But it will still take more than three years to get the same return flight without taxes and fees – and this is only with the classic points program, so you need to be flexible with your dates to find an available flight.

FlyBuys and Everyday Rewards programs offer shopping vouchers as well, but the return on them is equally poor. You need to spend almost $11,000 at Woolworths/Safeway, and more than $15,700 at Coles, to earn enough points for a $50 voucher. This equates to only a 50c (FlyBuys) or 70c (Everyday Rewards) discount on the average weekly shop; you'd make a much bigger saving overall simply by buying one less item, switching to a less expensive brand or going to a cheaper store.

WHAT YOU GET FOR YOUR LOYALTY

Program	Time to earn			Spending required for ($)	
	Return Qantas Syd/Mel flight (years)	$500 shopping voucher (years)	$20 shopping voucher (months)	Return Qantas Syd/Mel flight ($)	$500 shopping voucher
FlyBuys	7.0	19.4	9.3	56,613	157,258
Everyday Rewards	3.2	13.5	6.5	26,000	109,688

HOW WE ANALYSE Calculations are based on an average weekly shop of $156 at all supermarkets (excluding convenience stores and service stations). Assumptions are based on the average behaviour of the main grocery buyer in a household, and according to Roy Morgan Research, July 2008-June 2009. We assume the shopper goes to the supermarket twice per week and spends more than $30 each time. You'll earn more points and rewards sooner if you pay with an affiliated credit card, use your card at other program stores during the same week, do only one weekly shop, spend more or make use of bonus point promotions.

CASE STUDY

Discount discrimination?

CHOICE members Ian and Marg, from Queensland, each own unconnected Woolworths Everyday Rewards cards. Marg recently received a marketing email advising that if she purchased a minimum $6 of certain MasterFoods sauces, she would be eligible for a 10c/L fuel discount. Marg purchased the sauces and got the discount at the Woolworths fuel outlet. Believing this offer would be available to all Woolworths Everyday Rewards customers, Ian also purchased the nominated products; however, when he went to the fuel outlet, no discount was available.

This illustrates how targeted marketing works. Woolworths only sent this offer to some customers – possibly those they believe are likely to be interested in buying these sauces; Marg usually does the family shopping and had purchased similar products. As Ian was not one of the selected customers, he didn't receive the offer and it wasn't available to him.

Woolworths told CHOICE they have received some complaints from customers, but would usually make the offer available to any customer who complained. However, this didn't happen in Ian's case; when he called Woolworths he was told they had complete discretion as to which customers they made any offers.

See Reward Programs Compared, page 17, to compare FlyBuys and Everyday Rewards to Priceline Clubcards, Myer One and Franklins loyalty schemes.

Mind games

Another downside to joining a rewards program with one retailer, which may discourage you from going to another shop, is that you'll miss out on specials offered by competitors because you're shopping exclusively at either Coles or Woolworths to maximise your points in a reasonable period of time.

According to Roy Morgan, only about one in 10 Woolworths shoppers shops exclusively at Woolworths, with even fewer loyal Coles shoppers. Dr Paul Harrison, Senior Lecturer in Consumer Behaviour and Advertising at Deakin University, told CHOICE that loyalty programs are designed to rectify this low store loyalty. "A loyalty program creates a barrier, which makes it harder, psychologically, for the consumer to shop somewhere else," he said. "Ultimately, the supermarkets are trying to create an unconscious response, so it just becomes easier for the consumer to shop, for example, at Woolworths, rather than at Coles. Because it is unconscious, the consumer may not be aware of its effect."

Don't look now, you're being watched

In the 1990s, a manager at Wal-Mart, the massive US discount retailer, noticed a correlation between the purchase of nappies and beer: on Friday afternoons, men aged between 25-35 bought both products. The manager decided to put beer next to nappies, and sure enough, beer sales increased spectacularly.

Although this may only be an urban legend, it does illustrate how insightful marketing, which acts on consumers' shopping behaviour, can increase sales and profitability. A loyalty program helps companies with insightful marketing, but on a much larger scale than the Wal-Mart example. Scanned data shows what items are bought, when and how, as well as which items are purchased together. Loyalty program data, however, gives much deeper insights, showing who buys what and their behavioural shopping patterns, and then links this data to customer demographic and psychographic information. This is known as data mining, and begins with the >

DID YOU KNOW?

Behind the scenes: Myer One loyalty program

Myer's prospectus for its public offering last year gives interesting insights into its loyalty program. "The Myer One database is a comprehensive and valuable source of customer information and enables Myer to more effectively target its offering to changing customer needs and drive sales through enhanced marketing initiatives.

"Myer One offers have been found to be an effective way to draw customers into the store and generate additional sales in quieter trading periods – for example, offering 'double points' can increase a day's sales by up to 20%.

"The Myer One program is primarily designed to encourage high-value Myer customers to consolidate their department store spending with Myer and to attract new high-value customers."

NUMBER CRUNCH

156

The average amount ($) a shopper spends per week at supermarkets.

7

The approximate number of years it would take to earn a Qantas Syd/Melb return flight with FlyBuys.

By locking yourself into a rewards program with one retailer, you may miss out on specials offered by competitors

ISTOCKPHOTO

The information retailers can gather about you through your loyalty card may be worth much more than any rewards you might earn

DID YOU KNOW?

Cashmere sweaters at the supermarket

UK retailer, Tesco, launched its Clubcard loyalty program in 1995 (which now covers about half of all UK households) and makes sophisticated use of collected data through this program. When analysis showed its higher-spending customers were not purchasing wines, cheese or fruit at Tesco, the store used that information to develop a high-quality brand line that includes paté and cashmere sweaters. When US retail giant Wal-Mart entered the UK market via its takeover of discount chain ASDA in 1999, Tesco identified 300 items that its price-sensitive shoppers, who normally bought the cheapest item in a product category, typically purchased. Tesco then lowered the price of these items (such as its value-brand margarine) to stop customers defecting to ASDA. Coles and Woolworths are adopting a similar approach to price-match some Aldi items – see Check Out Your Groceries, *CHOICE* December 2009/January 2010. Tesco has further generated revenue from its loyalty program by offering access to information in an aggregated form to its suppliers, who use it to better understand the purchasing decision of potential customers.

TRIPS TO THE SUPERMARKET

Number of trips to supermarket in last 7 days	Percentage of grocery buyers (%)	Average spend in 7 days ($)
1	24.9	140
2	28.8	154
3	21.9	174
4	11.1	187
5	5.4	194
6 or more	5.3	204
No trips	2.6	NA
Mean number of trips	2.51	
Average spend		156

SOURCE: Roy Morgan Research, July 2008 - June 2009, based on the main grocery buyer in a household; sample size 15,748.

AVOID THE SHOPPING TRAPS

To take action against supermarkets' tricks:

- Stock up on all the basics once a month at your local discount store, such as Aldi.
- Use unit pricing, as sometimes the biggest packet isn't the cheapest.
- Go online to check specials for the week at your local supermarkets and plan your meals accordingly.
- Avoid doing small top-up shops when you can, as they will result in more unplanned purchases. Research by Roy Morgan shows that the more often you shop the more you spend (see Trips To The Supermarket, left).
- Buy locally whenever you just need milk and bread, to avoid temptation.

< information you give the store when you apply for the loyalty program.

Advanced analysis of this data, coupled with your shopping history and behavioural tracking, allows different groups of consumers to be profiled. "Customers can be segmented on any number of attributes using loyalty card data," says Carla Ferraro, Research Fellow at the Australian Centre for Retail Studies at Monash University. "For example, functional shoppers visit when they need to and typically only buy what is on their shopping list; social shoppers visit more often as part of their broader leisure activity and buy more impulse items; and value-conscious shoppers visit and typically purchase when products are on sale or are attached to a sales promotion."

Stores can now design targeted marketing material according to consumers' specific spending habits, which you're more likely to read and act upon by coming into the store. Woolworths, for example, recently sent out a personalised offer to selected customers giving them the chance to win one million frequent flyer points if they bought three Nestlé products before a specified date and presented their Everyday Rewards card.

Myer has the numbers to prove that customers with loyalty cards – and especially those who receive marketing emails – spend more. While this could be because customers who are high spenders are more likely to sign up for loyalty programs, it's interesting to note what difference it makes if they receive email marketing material: Myer customers spend an annual average of $795 in store, while loyalty card customers spend $822. Loyalty card customers who've registered their email address top the list, with an annual spending average of $971 per year.

Supermarkets are gearing up for similar results. Their goal is to encourage consumers to buy specific products,

REWARD PROGRAMS COMPARED

Program	Points for $1 spent	Exclusions	Where can you earn points?	Linked credit card available?	Good points	Bad points	How much to spend for $50 gift card
FlyBuys	0.4 (A)	Points only apply to every full $5 (e.g. 2 points for $5-$9.95)	16 program partners including Coles, Coles Express, BI-LO, Kmart, Kmart Tyre and Auto, Target, Liquorland	NAB credit card (all purchases); Coles Myer Source Mastercard (purchases at Coles Group stores)	Can be used for groceries, fuel purchases, liquor and general merchandise purchases	Points expire after three years if not redeemed	$15,726
Everyday Rewards	1	Points only for amounts over $30 ($50 Dick Smith and Tandy); 1 point for $31 spent	Woolworths/Safeway (excluding Tas), BWS liquor outlets (excluding Tas), Big W, Dick Smith, most Tandy stores	Range of credit cards with Qantas Frequent Flyer (QFF) rewards	Can be used for groceries, liquor and general merchandise purchases	Need to link your QFF to your Everyday Rewards card as points directly transferred to QFF	$10,969
Franklins	1	na	Franklins		Points balance displayed on shopping docket; redemption directly at the cashier	Restricted to only one chain	$5000
Myer	2	na	Myer and selected affiliates	Myer Visa Card for all purchases (B)	Gift voucher automatically mailed each quarter	Restricted to only one chain and a few selected affiliates	$2500
Priceline	1	No points for prescription drugs	Priceline		Discount voucher automatically mailed each quarter	Restricted to only one chain	na (C)

TABLE NOTES na Not applicable. **(A)** 0.2 at Coles Express. Higher conversion rates with some other partners such as Budget-Rent-a-Car. **(B)** Points capped at 2000 per month. **(C)** If you spent $100 – 3% discount voucher for your next purchase, $200 or more – 4% discount voucher.

get you into the shop more often to spend larger amounts and ultimately reinforce their relationship with you (and discourage you from shopping at their competitors). And the evidence suggests supermarket loyalty programs are getting there. "The total basket size has jumped up for customers who have linked their Everyday Rewards card to the Qantas Frequent Flyer scheme," says Richard Umbers, Woolworths' General Manager of Customer Engagement.

CHOICE VERDICT

While Franklins and Myer loyalty programs are a little better (see Reward Programs Compared, above), the Coles (FlyBuys) and Woolworths programs offer very little value for grocery shoppers. All loyalty programs will cost you money if you consciously or unconsciously change your shopping behaviour by shopping more often and exclusively at one store, as you will miss out on specials at other stores.

Loyalty programs can collect an enormous amount of very personal data, and some stores use this to individually target their messages to you to maximise their margins. It pays to be mindful of the kind of information you provide by using loyalty cards, as this information is usually worth much more to the retailer than any potential rewards you may earn. ■

DID YOU KNOW?

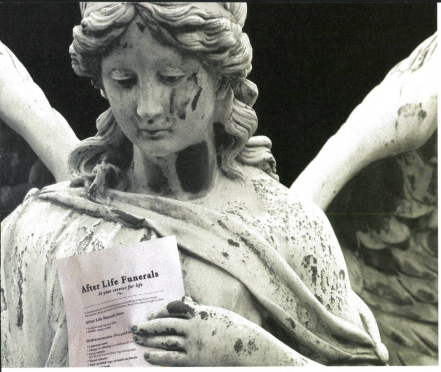
What are petrol vouchers really saving you?

Petrol discounts of four cents per litre are available from Coles, BI-LO, Woolworths/Safeway and participating IGA stores for purchases over $30 ($25 for IGA in WA). With the big supermarkets (and IGA in WA) you need to show the voucher from your shopping docket at an affiliated service station.

Given you don't want to run dry before reaching the bowser, the maximum you'll usually be able to save when refuelling is between $1.40 to $2.20 – about 1L-2L of petrol. If you go out of your way to get to an affiliated station, any savings can be lost by the extra petrol and running costs for the detour.

To make real savings on petrol, make sure you fill up on the cheapest day of the week (usually a Wednesday), as petrol prices differ by about 12 cents per litre between the cheapest and the most expensive day (usually a Friday). This strategy alone can save between $4.20 and $6.60 on an average tank.

The goal of supermarkets is to encourage consumers to get you into their shop more often to spend more and discourage you from shopping at their competitors



STORY TANYA FONG

Final bill

Grief-stricken consumers can easily get a raw deal with funeral prices, but there are ways to avoid being ripped off.

NUTSHELL

>> Before engaging funeral services, have a clear and specific idea of the type of funeral you want.

>> Shop around to avoid being overcharged, and ask for a full breakdown of costs.

>> Ask for all receipts before you pay the final bill.

Shopping around for the lowest funeral prices isn't likely to be top of most people's minds when death comes to a loved one. Funeral directors insist there cannot be a standard or set price for a funeral, as the needs of every family are unique. You might assume there are some similarities in pricing a funeral, but when the Combined Pensioners Superannuants Association of New South Wales (CPSA) – a not-for-profit organisation representing pensioners of all ages, superannuants and low-income retirees – conducted a shadow shop of funeral directors, it found quotes vary wildly (see table, far right).

The fact that many of the shadow-shopped funeral directors did not provide a full breakdown of costs for basic funerals, even after new legislation in NSW was introduced to provide more price transparency in the industry, means consumers can still be easily overcharged for a funeral.

CASE STUDY

Decorated caskets

When Nell Phillips died in May last year, her husband of 53 years, William, wanted to do something special for her. "I thought she was worth much more than just a typical coffin. Her favourite colour was blue and she loved nature, especially her walks among gumtrees and galahs." So when he found out about Earthbeds – a small outfit run by artist Evelyn Jones that custom-paints cardboard caskets – William drove from Brisbane down to Evelyn's workshop in Burringbar, northern NSW, commissioned the art work and found a funeral director who agreed to conduct the funeral. He paid $1200 for a hand-painted casket (pictured).

Legal protection for the bereaved

In Victoria and NSW, funeral directors are required by law to provide an itemised price list of their goods and services for a funeral. At the same time as new price transparency legislation on basic funerals was passed in February 2009, an amendment was also made to the NSW Fair Trading Act to define the "essential goods and services" that make up a basic funeral.

However, the CPSA's shadow shop (see 'Basic' Funeral, right) revealed the new laws had little impact in changing the dodgy behaviour of some funeral operators. On our recommendation, the CPSA decided to go incognito, as they had not previously been able to obtain prices or itemised quotes from funeral directors once they identified themselves. Not only did many funeral operators refuse to provide the CPSA with itemised quotes, the "lowest-cost" cremation ranged between $2500 and $6500. Some funeral directors also plied the CPSA researcher with add-ons such as flowers (which aren't part of a basic funeral), quoting prices between $100 and $600.

"A funeral is an essential service and everyone should be able to access one at low cost," Charmaine Crowe, CPSA's policy coordinator, told CHOICE. "For this reason, there should be a maximum price set independently for a basic funeral, a basic burial plot and a cremation." The CPSA is calling for price regulation, but those in the industry believe the law is only one aspect of consumer protection.

The high price of dying

Planning ahead and shopping around for funeral prices is uncomfortable for most people, but it can ensure you and your family are not taken advantage of in moments

Bio-pod

Cardboard casket

Wooden coffin

The good news for consumers is the growing number of new funeral businesses providing cheaper options

of distress and grief. Before calling around for quotes, you should have a clear idea of what type of funeral you want and your budget. Typically, funeral costs comprise the cost of the coffin or casket, funeral director's professional or service fees, disbursements and cremation or burial fees. The costs are usually controlled by the funeral director, who coordinates the event and liaises between the consumer and other suppliers (see Funeral Costs, page 20).

"The funeral business is a multi-point profit business," argues Kevin Hartley, funeral director of Natural Shroud Burials. "Funeral directors layer profit margins on coffins, transport, memorials and flowers. While many people may feel they've been ripped off because the funeral was costly, they won't know that for sure because they didn't shop around." Hartley believes most people don't compare prices because they think they're selling their loved ones short. "Unscrupulous funeral operators capitalise on this and encourage consumers to believe that how much you spend on a family member's funeral represents how much you loved the person who died."

What are your options?

Funeral directors contacted by CHOICE claim coffin and casket manufacturers do not sell their products directly to consumers because that would mean losing bulk sales business with funeral directors. "There are funeral directors who put as much as a 400% profit margin on coffins and caskets," says Hartley.

The good news for consumers is that a growing number of new businesses are providing cheaper options. Last year, work-from-home mum Asha Martin began Caskets Direct, an online caskets and coffins retail store (www.casketsdirect.com.au) where consumers can buy caskets or coffins for between $680 and $1300 (not including shipping charges for those living outside Victoria). "Caskets similar to the most expensive one in my online store retail through funeral homes for between $3000 and $5000," says Martin.

Ivor Hay, founder of South Australian cardboard casket company OnEarth Australia (www.onearth.com.au), told CHOICE that consumers are also actively seeking environmentally-friendly options. "Consumers want more control over what happens during the funeral. They're not happy to go along with typical funeral packages that pollute the environment and cost a bomb." OnEarth ships cardboard caskets to anywhere in Australia. >

SHADOW SHOP

'Basic' funeral

On the pretext of arranging a basic funeral for a dying grandmother, CPSA researchers called funeral homes across metropolitan Sydney and regional NSW between May and June 2009, asking them for the total cost of a basic funeral or their least expensive option, as well as a cost breakdown of the items included.

A basic funeral is supposed to be the least expensive funeral package a funeral operator can offer. It includes the least expensive casket or coffin, transport of the body within 30km on one trip, storage and preparation of the body, collection of certificates and permits, a funeral service between 8am-5pm on a weekday as well as the burial or cremation of the body.

Of the 124 funeral companies contacted, only 12 offered a basic funeral; 65 failed to provide itemised quotes or any quote at all.

The table below contains the minimum and maximum price of items quoted by 59 funeral directors when they were asked for a "basic" funeral.

BASIC AND LOW-COST FUNERAL ITEMS/SERVICES - PRICES QUOTED IN CPSA SHADOW SHOP

	SYDNEY METRO AREA			REGIONAL NSW		
Item/service	Minimum	Maximum	Average	Minimum	Maximum	Average
Coffin	$700	$1390	$961	$340	$1090	$786
Professional service fees	$450	$2750	$1717	$800	$3890	$1994
Compulsory certificates	$75	$275	$193	$134	$300	$202
Transport	$129	$1995	$577	$95	$400	$220
Body preparation	$200	$480	$316	$100	$300	$168
Storage	$165	$352	$287	$90	$330	$223

Source: *The High Price of Dying: A report on the cost of funerals in NSW*. CPSA of NSW Inc, October 2009.

DIY WILLS

Keep your eye out for the April 2010 issue of *CHOICE* (also our 50th anniversary issue), where we'll be comparing and contrasting do-it-yourself will kits.

CASE STUDY

Keeping costs down

Last year, CHOICE member Sheila S., from WA, paid $9200 for her mother's funeral (including a $4000 professional fee), which she believes was overpriced for the services received. "It was a lovely, tasteful funeral, but the overall price was exorbitant for such a small, simple event for 15 people. We also used our own transport and organised our own after-service refreshments."

< A white-painted casket (without shipping charges) costs $550; wood-grain finish costs $605 (see photo, page 19). Depending on which state you live in and how quickly you need the casket, shipping costs start from $148. The cardboard caskets have also been approved by TestSafe Australia for compliance with the Australasian Cemeteries and Crematoria Association's relevant requirements.

However, you may meet resistance to cardboard caskets. "Some funeral directors have even resorted to telling consumers that cardboard caskets are illegal or unsuitable for cremations or burials," says Hay. OnEarth has a webpage notifying consumers of their rights – specifically, that funeral directors cannot stop consumers from using cardboard caskets based on claims of illegality or unsuitability – and outlining the relevant state and territory

FUNERAL COSTS

A typical funeral invoice will include the items below. For a standard funeral cost sheet that helps you compare items and prices from different funeral companies, use the NSW Law Consumers' Funeral Quote Checklist from its online funeral resource, "End Game" (www.lawconsumers.org).

Coffins and caskets

A coffin has a tapered head and foot while a casket is rectangular with a hinged lid. Prices for basic particleboard or wood coffins start at $700, but the ones you'll most likely be introduced to will cost between $4000 about $9000 while metal caskets range between $7000 and $28000. Take a look at the coffins and caskets online (see Contacts, far right) to determine what you want and the price before meeting with your funeral director.

Professional fees

This usually appears as a lump sum in the cost quote and is the funeral company's or director's labour costs, which usually include mortuary care (when embalming is involved for viewing purposes or a longer wake, extra costs are usually involved) and transport of the body (some funeral directors charge more for multiple destinations and longer journeys). Weekend services also usually costs more. To avoid being double-charged, ask for all items included in professional fees to be specifically listed.

Disbursements

This refers to the payments the funeral director makes to other suppliers on your behalf. It includes costs involving the provision of death and cremation certificates, as well as newspaper obituaries should you choose to place one. Flowers, memorial attendance books, orders of service booklets, refreshments and live music are all common extras offered by funeral companies, but you and your family can organise these on your own.

Ceremony

Donations to clergy for the service are usually between $100 and $200. Celebrants usually charge between $150 and $300 for a service. Alternatively, your family and friends may wish to write and read out eulogies at the memorial service.

Cremation

Cremation certificates typically cost between $80 and $140 and are used to obtain a cremation permit that costs between $40 and $65. Cremation fees typically start from $500. The price may or may not include some time for a service at the crematorium chapel, so make sure you check.

Burial

Burial is more expensive than cremation overall due to the burial plot, which can cost anywhere between $1000 and more than $10,000 in some city cemeteries, as well as digging fees ($500-$1250). If you live in NSW or Victoria, you can compare prices at www.funeralcomparisons.com.au. If you're thinking of conducting a burial in your backyard, you will need to look up the relevant legislation in your state or territory – usually the health services and/or environment departments – as well as the permits required to do so.

legislation on coffins and caskets for burial and cremation.

No longer confined to a particular religion, funeral shrouds are now commonly used for burials. Consumers in SA and Queensland can purchase the "bio-pod", a biodegradable shroud invented by Hartley made of hemp, jute and recycled cotton (see photo, page 19). It's transported using a timber board, and only the bio-pod containing the body is buried. They cost between $500 and $1000, and will be available to consumers in NSW and Western Australia later this year.

Time for consumer action

According to research firm Ibis World Australia, the funeral industry churned about $837 million in revenues in 2008. InvoCare (the largest funeral operator in Australia, which owns White Lady Funerals and Simplicity Funerals among other brands) registered a record $244.2 million in sales revenue in 2008 – up from $223.9 million in 2007 – despite weaker economic conditions. The company is listed on the Australian Stock Exchange and has 175 locations across the country, including 12 crematoria and cemeteries.

Alternatives such as buying caskets directly from manufacturers or going with smaller, independent funeral companies may exert a downward pressure on funeral prices. "Consumers are doing more price comparisons now than ever before, and a handful are savvy enough to ask for more items to be included or bringing their own items such as flowers and memorial books, while negotiating the prices down," says funeral director Scott Gleeson. "Funeral directors have to be flexible as the business relies very much on word-of-mouth recommendation."

CHOICE verdict

Online price comparisons and purchasing caskets directly from sellers can empower consumers to feel confident they're getting a fair deal in difficult times. Determine your budget and, where possible, conduct pre-shop price research. It's your right to insist upon an itemised breakdown of the funeral director's costs as well as a receipt for all goods and services after the cremation or burial. ■

By comparing prices online and buying caskets directly from sellers, consumers can feel confident they're getting a fair deal in difficult times

DID YOU KNOW?

There are many funeral finance product plans that claim to help you secure payments for a funeral. Before committing to one, you should always compare it with putting your money in a savings account instead.

Pre-paid funerals involve making funeral arrangements now and paying for it at current prices. The money is usually held by a financial institution independently of the funeral company and registered with your state or territory's fair trading office.

Funeral insurance involves small, regular contributions for a specified cash payment on death. However, the premiums you pay over the years cannot be refunded if you decide to cancel the insurance. Age and health restrictions may apply when taking out the policy. The premiums may also increase over the years to keep up with inflation or other factors.

Funeral bonds are similar to bank fixed deposits. Your money is held as a bond and accrues annual interest. The principal amount can't be withdrawn early and is paid when the funeral is required.

If you've bought any of these products, please email us your experiences at **investigation@choice.com.au**.

CONTACTS

Wooden coffins and caskets
www.casketsdirect.com.au
Cardboard caskets
www.onearth.com.au
Custom-painted cardboard caskets
www.earthbeds.com.au
www.lifeart.com.au
Shrouds (bio-pods)
www.naturalshroudburial.com
Crematoria and cemeteries (NSW and Vic only)
www.funeralcomparisons.com.au

CASE STUDY

Every last detail

Catherine S., a CHOICE member from NSW, paid about $10,000 for her mother's burial in May 2009. "The total amount was close to what was estimated, but we were obviously quite distraught when going through the planning and we didn't take in all the details," Catherine told CHOICE. "I'm sure they never mentioned a contribution to the priest, but we were billed $250 for this and we had already paid the priest directly." The funeral home also took out a death notice in the newspapers, but in colour and including the name of their business, which her family also doesn't remember agreeing to. "I asked for a receipt but never got one. I think there should be third-party receipts issued for these items."

STORY KARINA BRAY

Boarding the gastric bandwagon

Gastric banding is promoted as a safe, easy and effective way for obese people to lose weight. CHOICE investigates the claims.

NUTSHELL

>> Gastric banding surgery is not a decision to take lightly and is far from risk-free.

>> However, morbidly obese people who've had the surgery and lost weight are more likely to live longer and healthier lives than those who haven't.

By some estimates, almost one in five Australians is obese. Others have put this figure at more than one-quarter, and this is likely to increase over time. Whatever the numbers, more and more Australians are becoming dangerously overweight.

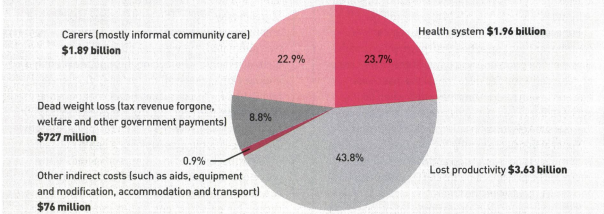
Obesity is linked with some of our biggest health problems, including type 2 diabetes, high blood pressure, cardiovascular disease and certain cancers including breast, colon, prostate, uterine, kidney and gall bladder (see Coming Up, below). Other non-fatal but still debilitating health impacts include respiratory problems (such as sleep apnoea), osteoarthritis, skin problems and infertility.

In 2008, obesity cost the Australian community more than $8.2 billion in health system costs, lost productivity and carer costs. The net cost of lost wellbeing – including disability and premature death – was put at $49.9 billion, taking the total figure close to $60 billion. It's a big fat problem, not just for individuals, but our society.

Options for treating obesity

For morbidly obese people, weight loss options are still based on restricting kilojoules and increasing physical activity but can also include programs involving diet shakes and meal replacements, and drugs such as orlistat (branded Xenical in Australia) and sibutramine (Reductil). Psychological therapies to manage dysfunctional eating patterns, such as cognitive behaviour therapy and therapies addressing underlying problems such as anxiety, low self-esteem and depression may also be used. However, success rates for this group of people are low, even with intensive support.

THE FINANCIAL COSTS OF OBESITY (2008)


Carers (mostly informal community care) $1.89 billion
22.9%
Health system $1.96 billion
23.7%
Dead weight loss (tax revenue forgone, welfare and other government payments) $727 million
8.8%
0.9%
Other indirect costs (such as aids, equipment and modification, accommodation and transport) $76 million
43.8%
Lost productivity $3.63 billion

Source: *The growing cost of obesity in 2008: three years on*, Access Economics, August 2008.

COMING UP

Our April issue of *CHOICE* will feature a report on cancer screening for health.

This leaves obesity surgery, otherwise known as bariatric surgery. Of all the treatments on offer, this surgery has the highest success rate. The number of Australians undergoing bariatric surgery has increased exponentially in the last decade, from about 1000 patients in 1998 to 14,000 in 2008. This increase may in part be due to the decreased stigma involved with having surgery, with celebrities flaunting its success along with other high-profile endorsements.

Safe, easy and effective?

Undoubtedly, a large contributor to the increased rates of surgery is the promotion of adjustable gastric banding, also known as lap-banding, as a safe and easy option. The adjustable gastric band, which can be inserted laparoscopically (that is, using key-hole surgery), revolutionised bariatric surgery when it entered the scene in the early 1990s, promising a low-risk, minimally invasive and reversible procedure.

The short-term effects of the gastric band are very encouraging, with an appropriate rate of weight loss (about 0.5kg-1kg per week) and few major medical complications over the first one or two years. Total weight loss peaks at about three years, with about 50% of excess weight lost. For many people, this resolves or improves obesity-related conditions such as type 2 diabetes, high blood pressure and sleep apnoea.

Complications arising from gastric banding include band problems (erosion through the stomach wall, slipping out of position, leakage of saline), oesophagitis (inflammation, irritation, or swelling of the oesophagus), reflux and vomiting (although this can usually be resolved by adjusting the band), port problems (displacement, leakage, port-site infection) and enlargement of the stomach pouch. Estimates for the number of people affected vary from 1% to 18%.

For many people, the change in lifestyle resulting from the band will be enormous and possibly challenging. >

Of all the options available to treat obesity, bariatric surgery has the greatest success

DID YOU KNOW?

What is obesity, who gets it and why?

Obesity is usually defined as having an excess of total body fat. This excess is measured in several different ways, but the most common measure is body mass index (BMI). Your BMI is your weight in kilograms divided by the square of your height in metres. A BMI of 18.5-25 is considered "normal", 25-30 is overweight and above 30 is obese.

There are several classes of obesity, and the term "morbidly obese" applies to people who have a BMI above 40, or have a BMI above 35 as well as some associated major medical conditions, such as high blood pressure or diabetes. People with a BMI above 30 can sometimes include sportspeople and weightlifters heavy with muscle tissue who aren't strictly obese because they don't have large amounts of excess body fat. On the other hand, some people, for example the elderly, may have a "normal" body weight but a high proportion of fat compared with muscle.

Waist circumference is a better measure of so-called "central obesity" than BMI, as fat that accumulates around the belly is associated with most obesity-related health risks. For women, a measurement greater than 80cm is associated with increased health risks, or 94cm for men. A substantially increased risk is associated with measurements of 88cm and 102cm for women and men respectively.

Obesity is a complex and poorly understood condition with genetic, behavioural and environmental components. Studies have shown that adoptees tend to have a body size more like their biological than adoptive parents. But a genetic predisposition to obesity doesn't mean it's a certainty; studies of Amish people, for example, found low levels of obesity among people with a so-called "obesity gene" due to their very high levels of physical activity – despite also having a high-kilojoule diet rich in saturated fat and simple carbohydrates.

As for environment, many Western urban areas with readily available, cheap and energy-dense foods – and little need or opportunity for physical activity – are considered obesogenic. But not everyone living in an obesogenic environment becomes obese.

Overall, it's believed about 70% of the variation in body weight is genetic and 30% environmental. Demographic variables such as income and education, in individuals as well as the neighbourhood in which they live, are associated with diet and physical activity – the higher the better.

Long-term studies tracking the diet and lifestyles of individuals have identified the following behavioural and dietary habits as being strongly associated with weight gain and obesity:

- Greater fat intake (total, saturated and trans fats).
- Higher consumption of fast foods.
- Lower intake of fibre and/or wholegrain foods.
- Higher consumption of soft drinks.
- Consuming "empty calorie" foods (energy-dense foods with little nutritional value).
- Snacking between meals.
- A decline in physical activity and fitness levels.
- Watching television.
- Repeated dieting.
- Overweight or obese in childhood or adolescence.

CHOICE ONLINE

To find out more about gastric banding and other forms of bariatric surgery, log on to **www.choice.com.au/bariatric**

DID YOU KNOW?

Becoming a 'bandit'

When all else has failed, surgery may be an effective treatment for morbidly obese people with associated health issues. Even critics agree there's a place for gastric banding in the treatment of obesity, with certain provisos.

- It's promoted as a tool for weight loss, not a miracle cure. "Bandits", as they call themselves, will only lose weight if they follow the rules.
- The bandit has a clinical support team and extensive follow-up. Many gastric banding procedures are offered as part of a package, which includes sessions with a dietitian, psychologist and exercise physiologist to educate the bandit and help resolve lifestyle and emotional issues that contributed to their obesity. A GP should also be involved. Some packages include regular or even unlimited visits to the clinic for monitoring and general support; one even promises support "for life". It's important to establish whether these visits are part of the upfront cost, bulk-billed or if payment is required at some point.
- Surgery must be marketed ethically, without the hard sell or pressure and with enough information about the potential risks, complications and life after banding for the person to make an informed choice.
- There's increasing concern gastric banding is being offered to teenagers and people with a body mass index (BMI) below 35 – even close to 30. Some argue its application should be limited to people aged 18-65 with a BMI above 40, or above 35 with one or more associated conditions (such as type 2 diabetes or pre-diabetes).

OVERSEAS

Paying people to lose weight

The UK's National Health System is trialling an incentive scheme for obese people to lose weight – by paying them. People who lose 150lb (68kg) and keep it off for two years will receive the maximum £1000 ($1800). Smaller payments are available for lesser weight losses, but maintenance is part of the deal – if you gain the weight back, you don't get paid in full. Preliminary trials have found modest weight losses, better than those typical of regular weight loss programs.

< There are rules about what can and can't be eaten: soft kilojoule-laden foods and drinks such as ice-cream, milkshakes, custard and jelly and melted chocolate are a no-no. Rules also include no large meals, eating a healthy, balanced diet to make sure nutritional needs are met, and chewing food very thoroughly.

But for many band recipients, the restrictions are more than offset by the positives of steady weight loss and resolution of associated health problems.

Long-term concerns

Some studies following up patients for more than five years have found that weight loss isn't always sustained over the long term, and weight tends to creep back up, though for many people the gains are relatively minor. Complications also appear to continue over time, with one study finding 76% of subjects experienced one or more complications related to the device over 13 years. Ulceration of the oesophagus and respiratory problems may also appear over the medium-to-long term.

In Europe, where gastric banding first took off, the most common bariatric surgery procedure is gastric bypass surgery, which appears to be more effective in the long term – and although short-term risks and complications (including death) are higher, in the medium- to-long term they're fewer.

Despite these concerns, 95% of bariatric procedures in Australia involve laparoscopic adjustable gastric banding. There are even calls for it to be made more widely available in public hospitals. At present, most surgery is done in private hospitals, which costs between $10,000-$13,000. Even with private health insurance, out-of-pocket costs are in the order of $3000 to $5000.

Professor Paul O'Brien, one of the Australian pioneers in adjustable gastric banding surgery, points out that much has changed since 1994 when he first started. He estimates about half of his early patients needed some sort of revisional surgery to correct problems, similar to the failure rates reported in various long-term (10 years or more) follow-up studies.

These days, however, O'Brien believes that with improvements in both the operating technique and devices, the likelihood of someone needing follow up surgery is closer to 10%. Success depends partly on the experience of the surgeon, and also on the patient: if they don't follow the rules, and eat too much or too quickly, the chances of something going wrong are much greater.

So it's not risk-free, and having the surgery is certainly not a decision to take lightly. However, extremely obese people who remain obese are much more likely to die prematurely than people who've had the surgery and lost weight.

A word of caution

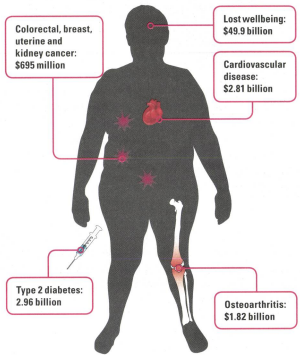
In the face of rising popularity, critics of the gastric banding procedure are becoming increasingly vocal. Apart from the long-term uncertainties already outlined, there are also concerns about the way it's being marketed. Promotional material in Australia doesn't always cover risks in great detail, and the information seminars can take the form of a sales pitch – sometimes it's not altogether different to marketing for cosmetic surgery. Critics also point out that many studies are funded by the companies that make the gastric bands.

While surgery can resolve or improve the risks identified and conditions to some extent in many people, there are no guarantees – often, they result from long-standing metabolic disruption and physical strain due to excessive weight.

Lifestyle changes not specifically aimed at weight loss can help mitigate against some of the health effects of obesity. Physical activity can counter the hazardous effects of obesity on health, provided the person is capable of the level of activity required. Even improving the quality of one's diet to include more fruit, vegetables, legumes, wholegrains and fish can improve health outcomes independent of weight.

Experts in the area of obesity research, prevention and treatment would like to see public money directed towards initiatives that aim to prevent people becoming overweight and obese in the first place – and the political will to ensure these initiatives meet their full potential. This includes subsidies for healthier foods, particularly fruit and vegetables; public education campaigns that go beyond 'eat less, exercise more', with specific instructions on making healthier food and lifestyle choices; mandating clearer nutritional information (such as 'traffic lights' labelling as advocated by CHOICE), kilojoule counts for processed and fast foods; prioritising pedestrian, cycle and public transport infrastructure over car-based transport; and better education for health professionals to help understand and support people with obesity. ■

COSTS OF MEDICAL CONDITIONS RESULTING FROM OBESITY (2008)


Colorectal, breast, uterine and kidney cancer: $695 million
Lost wellbeing: $49.9 billion
Cardiovascular disease: $2.81 billion
Type 2 diabetes: 2.96 billion
Osteoarthritis: $1.82 billion

Source: *The growing cost of obesity in 2008: three years on*, Access Economics, August 2008.

Gastric banding is not risk-free, but morbidly obese people who've had the surgery and lost weight are less likely to die prematurely than those who haven't

CASE STUDY

Improved post-operative care

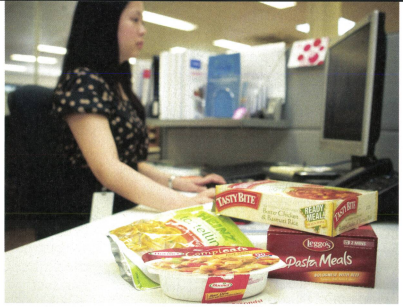
At 112 kg, Wendy was banded in 1998, but after eight years was only a few kilograms lighter than her starting weight. Soon after getting the band she experienced problems when eating solid food, vomiting after just about every meal. Then, to stop feeling hungry, she'd fill up with chocolate smoothies.

"My skin looked terrible, my nails were brittle and my hair was falling out," says Wendy. "I really craved nutritious, healthy food, but couldn't stand the thought of vomiting it up. I felt ashamed I had failed, and it took almost 10 years to get the courage to look for another doctor to get their opinion. It turned out the band hadn't been inserted correctly and had slipped, and the port had flipped as well. I was angry with my original surgeon, but I was also happy and relieved it wasn't my fault – that I hadn't failed."

Wendy decided to have another band put in, and while sitting out the private health insurance waiting period, the clinic's dietitian helped her work through the diet so she was eating "proper" food with the faulty band. "After meeting lots of other bandits through an online support group, I would say the surgery itself hasn't changed all that much over the years, but the pre- and post-operative care has vastly improved, with a nurse, dietitian and an exercise program to help.

Image not published at Wendy's request

"I recently had the band replaced, and am confident that this time, with more knowledge and better ongoing care and follow-up, it will be more successful."



STORY RACHEL CLEMONS

Time-critical food

More and more shelf-stable ready meals are lining the supermarket aisles, but are they any good?

NUTSHELL

>> Ready meals don't have the healthiest image, but the products CHOICE reviewed are reasonably nutritious.

>> Taste is often sacrificed for convenience, but some ready meals can tantalise the taste buds, and are worth keeping in your cupboard as backup.

People seem to love instant meals. Our annual demand for microwavable foods is projected to exceed $9 billion by 2010 just in the Asia-Pacific region alone. And food manufacturers are falling over themselves to meet our need for time-saving food, flooding the supermarkets with ready-to-serve/heat/eat meals.

Shelf-stable ready meals can be found alongside instant noodles and soups, and cost between $3 and $5. Designed for office workers, single households and busy people, they don't need refrigeration and are ready to eat after a few microwavable minutes – and you don't even have to add water.

Sound too good to be true? CHOICE analysed four of the most popular flavour categories of shelf-stable meals:

- Chicken curry with rice
- Beef- and tomato-based pasta
- Meaty casseroles, chillis, roasts and stews
- Vegetarian pasta.

We also put the lowest fat products to the taste-test and found some clear winners (see What to Buy, right).

Thumbs up – and down

Ready meals have a poor health image, but the bulk of the 22 products we analysed are reasonably nutritious – in fact, half the products are low in fat. Only Tasty Bite Chicken Korma & Basmati Rice and Stagg Chilli Beef Chilli with Amber traffic light range for fat and saturated fat per 100g, but they'd get a red light for both according to the UK Food Standard Angency's nutritional criteria for ready meals, which also take into account portion sizes.

With 510mg of sodium per 100g, SunRice Tuscan Tomato Fusilli is the saltiest meal on test, but its small serving size means it contributes less than half of an adult's maximum recommended daily intake of sodium. While a number of the products get a thumbs

WHAT TO BUY

These products are low in fat and saturated fat with moderate salt, and get the CHOICE taste panel's vote for taste.

CHICKEN CURRY WITH RICE

Enjoyo Indian Butter Chicken & Rice

Tasters' comments

- "Quite spicy. Seems to be generous with chicken bits."
- "Compares with a restaurant meal [a cheap one, obviously]."
- "Good curry flavour with bit of a kick."

BEEF- AND TOMATO-BASED PASTA

Heinz Big Eat Spaghetti Bolognese

Tasters' comments

- "Rich, but not overpowering. In one word: hearty."
- "Flavour is good, but the spaghetti is too short and too limp."
- "Smells nice and tomatoey."

MEATY CASSEROLES, CHILLIS, ROASTS AND STEWS

Enjoyo Beef Stroganoff & Rice

Tasters' comments

- "The rice is too gluggy, but the stroganoff tastes better than it looks."
- "Looks bad but tastes quite good. The rice is very gluggy."
- "A bit sloppy-looking, big bits of mushroom; meat could be a bit bigger."

up for nutrition (see table, right), taste is what matters – if it doesn't taste good, you won't eat it.

Good appearance, aroma, flavour and texture is primarily due to the ingredients and recipe used, but the shelf-stable processing can be a thumbs down. After filling and sealing, containers are sterilised at high temperatures to prevent the growth of microorganisms.

Manufacturers say the products can be stored safely without refrigeration for up to 18 months, but the process can result in stringy meat, mushy noodles, mealy potatoes and limp vegetables.

Not recommended for taste

Despite getting a thumbs up for nutrition, Hormel Compleats Roast Beef & Gravy with Mashed Potato and SunRice Napolitana Penne were the only products to score zero votes when we asked our tasters, "Would you buy this product?" We suggest trying the meals first before stockpiling. ■

WHAT TO BUY

VEGETARIAN PASTA

Heinz Three Cheese Tortellini Creamy Pumpkin & Roasted Garlic

Tasters' comments

- "Quite yummy. Not heavy, despite three cheeses and garlic. Could taste pumpkin."
- "Tastes really nice – like there may be some blue cheese in it."
- "Beautiful colour and smells of pumpkin."

Leggo's Pasta Meals Napoletana

Tasters' comments

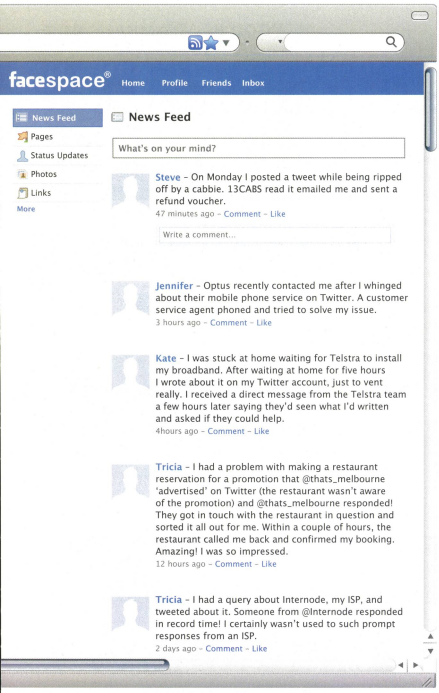
- "Looks and smells good. Pasta not too soft or hard."
- "The pasta is good and the sauce tasted good – just the right amount."
- "Sauce is OK but a bit bland. Needs spices and more herbs."

READY MEALS

Brand/product (in order of fat content within groups)	Pack size (g)	Energy (kJ/100g)	Fat (g/100g)	Saturated fat (g/100g)	Sodium (mg/100g)	Price/100g
CHICKEN CURRY WITH RICE						
Enjoy Indian Butter Chicken & Rice (A) (B)	450	456	1.2 ●	1 ●	213 ▲	1.11
Heinz Big Eat Vegetables with Butter Chicken Curry (A)	430	315	2.9 ●	0.9 ●	350 ▲	0.88
2 Minute Chef Chicken Korma with Rice (B)	320	663	4.3 ▲	1.5 ●	211 ▲	1.25
SunRice Thai Mussaman Curry with Chicken and Jasmine Rice	320	667	5.5 ▲	4 ▲	360 ▲	1.25
Tasty Bite Butter Chicken & Basmati Rice	342	633	6.1 ▲	1.7 ●	222 ▲	1.49
Tasty Bite Chicken Korma & Basmati Rice	342	715	9 ▲	4.3 ▲	269 ▲	1.49
BEEF- & TOMATO-BASED PASTA						
Heinz Big Eat Spaghetti Bolognese (A)	430	290	1.1 ●	0.4 ●	275 ▲	0.88
Heinz Big Eat Ravioli Bolognese (A)	430	365	2.5 ●	0.6 ●	330 ▲	0.88
Heinz Beef Ravioli Mediterranean Sauce (A)	350	405	2.6 ●	0.7 ●	420 ▲	1.00
Leggo's Pasta Meals Beef Meatballs	340	578	3.5 ▲	0.9 ●	265 ▲	1.41
2 Minute Chef Spaghetti Bolognese (B)	320	629	4.3 ▲	1.9 ▲	176 ▲	1.25
Leggo's Pasta Meals Bolognese with Beef	340	624	5 ▲	1.6 ▲	289 ▲	1.41
MEATY CASSEROLES, CHILLIS, ROASTS AND STEWS						
Hormel Compleats Roast Beef & Gravy with Mashed Potato (A)	283	340	1.1 ●	0.5 ●	435 ▲	1.66
Enjoy Beef Strogonoff & Rice (A) (B)	450	497	1.4 ●	1 ●	206 ▲	1.11
Hormel Compleats Beef Stew	283	369	3.9 ▲	1.8 ▲	442 ▲	1.66
Stagg Chili Beef Chili with Beans	425	551	6.6 ▲	2.8 ▲	325 ▲	0.94
VEGETARIAN PASTA						
Heinz Pasta Spirals Red Wine & Roasted Garlic (A)	350	400	2.3 ●	1.1 ●	360 ▲	1.00
Heinz Three Cheese Tortellini Creamy Pumpkin & Roasted Garlic (A)	350	340	2.3 ●	1.2 ●	245 ▲	1.00
Leggo's Pasta Meals Napoletana (A)	340	510	2.6 ●	0.5 ●	212 ▲	1.41
SunRice Napolitana Penne (A) (B)	200	749	3 ●	0.6 ●	490 ▲	1.50
St Dalfour Ready to Eat Gourmet to Go Vegetables & Pasta	175	365	5.4 ▲	0.6 ●	285 ▲	1.97
SunRice Tuscan Tomato Fusilli (B)	200	816	7.6 ▲	1.3 ●	510 ▲	1.50

USING THE TABLE Nutrients Based on information on label, per 100g. Traffic light criteria are based on the latest nutrition recommendations and dietary guidelines established by government health experts in Australia and internationally. **Fat** (g/100g) ● ≤3 ▲ 3.1-19.9. **Saturated fat** (g/100g) ● ≤1.5 ▲ 1.6-4.9. **Sodium** (mg/100g) ● ≤120, ▲ 121-599. **Price** Pack sizes vary, so to compare we use the price per 100g based on prices in Sydney supermarkets in December 2009.

TABLE NOTES (A) Taste test A panel of eight CHOICE staff members taste-test the shelf-stable ready meals with green traffic lights for both fat and saturated fat. Meals are prepared according to on-pack instructions, presented on plain plates, with on-pack meal descriptions but no brand identification. Panellists individually consider each meal's appearance, aroma, taste and texture and give it an overall rating before a consensus vote is taken for the tastiest shelf-stable ready meal in each category. **(B) Packaging** This product packaging is marked by the recycling symbol 7, a catch-all category of plastics that includes polycarbonate. Polycarbonate can release chemicals that have been linked to health problems – see Plastic Not so Fantastic, page 33.


facespace®
Home
Profile
Friends
Inbox
News Feed
Pages
Status Updates
Photos
Links
More
News Feed
What's on your mind?
Steve - On Monday I posted a tweet while being ripped off by a cabbie. 13CABS read it emailed me and sent a refund voucher.
47 minutes ago - Comment - Like
Write a comment...
Jennifer - Optus recently contacted me after I whinged about their mobile phone service on Twitter. A customer service agent phoned and tried to solve my issue.
3 hours ago - Comment - Like
Kate - I was stuck at home waiting for Telstra to install my broadband. After waiting at home for five hours I wrote about it on my Twitter account, just to vent really. I received a direct message from the Telstra team a few hours later saying they'd seen what I'd written and asked if they could help.
4hours ago - Comment - Like
Tricia - I had a problem with making a restaurant reservation for a promotion that @thats_melbourne 'advertised' on Twitter (the restaurant wasn't aware of the promotion) and @thats_melbourne responded! They got in touch with the restaurant in question and sorted it all out for me. Within a couple of hours, the restaurant called me back and confirmed my booking. Amazing! I was so impressed.
12 hours ago - Comment - Like
Tricia - I had a query about Internode, my ISP, and tweeted about it. Someone from @Internode responded in record time! I certainly wasn't used to such prompt responses from an ISP.
2 days ago - Comment - Like

STORY KATE BROWNE

Social awareness

How can social networking help you resolve a complaint when something goes wrong? CHOICE finds out.

Are you unhappy about a product you've bought? Perhaps you don't like your telco provider or are disappointed with the customer service you've received from your ISP? Maybe you just don't like the name of the new Vegemite?

These days, all you need to do is log onto the internet and tell the world. Never before have consumers had so much access to each other's opinions, as well as being able to publish their own to an audience of millions. Blogs, Twitter, Facebook – a few years ago they didn't exist, and neither did the term "social media". Now they're in our everyday lexicon, and are giving consumers a very public voice.

'Word of mouse' revolution

In June 2009, almost nine million Australians visited a social networking site – about a 30% jump from the year before, according to internet rating agency ComScore. As a result, many companies and retailers are starting to take the business of being "social" seriously. Those currently using social media to communicate with customers are diverse, ranging from technology and telecommunication companies to department stores,

NUTSHELL

>> At the click of a button, Twitter, Facebook and blogs are giving consumers the opportunity to complain (and compliment) to an audience of millions.

>> Complaining on the internet is a powerful way to get a response from the company in question.

CASE STUDY

Unhappy little Vegemites

When Kraft announced its new Vegemite product was to be called "iSnack2.0", within 24 hours the internet was alight with indignant consumers critical of the name chosen from 48,000 suggestions from the public. Despite being intended to appeal to an online audience, it was online where angry consumers passionately slammed the moniker. More than 700,000 comments were posted on Twitter and various "hate" sites popped up on Facebook. Within days, Kraft announced that a new name would be chosen via public poll.

Kraft denies it deliberately chose a name people would hate just to create publicity. Regardless, with the power of the net behind them consumers can make their feelings heard loud and clear.

CASE STUDY

The audience bites back

Like Kraft (see Unhappy Little Vegemites, below left), international food giant Nestlé fell foul of the public via social media. Nestlé is a major player in the baby formula business and has been attacked for marketing baby formula to mothers in developing countries as a substitute for breastfeeding. The company embarked on a public relations exercise by inviting 20 influential "mummy bloggers" and authors of parenting websites to an all-expenses-paid meeting with Nestlé's CEO in the US. They set up a Twitter tag to track the tweets made during the event, but the exercise backfired as consumers bombarded the website with anti-Nestlé messages. Old wounds and negative coverage drowned out any inroads made by the original event.

Social media strategist Cameron Reilly says companies must be prepared to be transparent and take the bad feedback with the good if they are to build trust with consumers. "It's a lot harder to hide these days," he says.

"Social media will force companies and government towards good products and services rather than selling through an advertising and marketing platform first. Satisfied customers can be advocates – no one is going to believe the company but they will believe another customer."

airlines and even small local businesses. And unlike more traditional communications such as advertising, which allow the company to control the message, social media allows the customer to talk back.

Business of being social

This two-way communication is a radical shift in how some companies deal with customers – and according to Cameron Reilly, social media strategist and head of digital strategy at a Brisbane-based advertising agency, "many are finding it difficult to step away from their traditional marketing and public relations strategies".

Companies are now monitoring public sites such as Twitter for mentions of their brand, as well as scanning the internet for comments on blogs and public groups on Facebook. Many have customer service teams that scan for disgruntled customer comments and then contact them directly, while some are searching out their competitors' unhappy customers to convert them (see Online Win for the Consumer, page 30).

Social media also shapes how companies do business. Some argue it's the world's biggest focus group, and the experts CHOICE spoke to all agree that sites such as Twitter give companies direct access to consumers' opinions – good or bad – so they can use this live feedback to improve or change the way they do business (see Unhappy Little Vegemites, left).

Many large Australian companies have been slow to embrace social media, but telecommunications giant Telstra is one of the most active. Mike Hickinbotham, Social Media Senior Advisor for Telstra, says the >

JARGON BUSTER

Twitter www.twitter.com is described as a "micro-blogging" site. Twitter allows users to sign up and post their thoughts – "tweet" – online in 140 characters or less. Unless specified, the comments are public and can be viewed by any other user on the site. Comments can also be linked by a tag so the user can find other users with comments on similar topics. Users can "follow" other users to see their comments in real time.

Facebook www.facebook.com is a site that allows users to sign up, create a profile and find friends or join fan pages. Facebook allows users to post comments, send messages, invite friends to events, post videos and photos and create fan groups. While Facebook accounts are usually only viewable to users that are approved (friends), it also hosts public fan sites that users can join.

Blogs An abbreviation of the word "weblog", a blog is a type of a website that allows the user to post regular entries via text, audio or video. A blog is typically written like an online diary, while others provide commentary on a particular subject. More recently, corporations have joined the blogging bandwagon and feature topic-based discussions from staff or management to its customers. Some common blog hosting sites include www.blogger.com and www.wordpress.com

NUMBER CRUNCH

Twitter has

18,000,000

new users per year. Four million "tweets" are sent daily.

Facebook adds

600,000

new members every day.

900,000

blog posts are published daily.

ISTOCK PHOTO

Through social media, consumers have the power to be heard like never before

< organisation has been "dipping a toe" in the water of social media for the past three years. He concedes Telstra doesn't always have the best image with consumers, and believes social media is a key element in changing public perceptions of the company.

"It was a big shift," Hickinbotham told CHOICE. "We first started out with a blog called 'Now we're talking', where we began to acknowledge that it's OK for people to express how they think and feel. We've since launched our second blog called Telstra Exchange. It's designed to engage in online conversations that have a shared interest in technology, innovation and online media. With our two customer support accounts on Twitter, it allows us to have a real conversation with our customers as well as being able to help them."

Smartphones to take over

Consumers have the power to be heard like never before. A decade ago, if you had a bad experience, you might tell a few people at a barbecue or at work, or perhaps write a letter, make a phone call or send an email if you were really fired up. Now, the landscape is changing dramatically.

Lukas Picton, a social media strategist for global public relations company Text 100, says he has seen a massive uptake in the use of social media by both the public and business this year. "It's exploded – and it's set to get bigger in Australia, particularly as more people start using smart phones. I was in New York this time last year and the majority of people you'd see in the streets and on the subway had an iPhone or a Blackberry – even school kids. The adoption of smartphone and mobile internet technology is what continues to drive the uptake and usage of social media, and it's definitely played a significant role in the increase here in Australia." (Turn to page 42 for our review of the latest smartphones.)

Reilly, who has worked with many Australian companies to develop social media strategies, says while Australia has been much slower than the US and UK to embrace social media, interest has picked up dramatically in the past eight months – and companies that don't get involved will be left behind. "Their employees are probably already on Twitter; more than eight million adult Australians are on Facebook; people are blogging, podcasting – it's already happening."

How CHOICE can help

If you're keen to get into social media but don't know where to start, log onto **www.choice.com.au** and click on Community. You can follow CHOICE on Twitter (search for "choiceaustralia" under Find People), watch our videos on YouTube, become a Facebook fan or read and comment on our blog. If you have any queries or suggestions about any of our online tests or articles, leave a comment or question and our testers, researchers and journalists will be able to reply online. ■

COMPANIES ACTIVELY USING SOCIAL MEDIA IN AUSTRALIA

- Telstra
- Optus
- Coles Online
- Harvey Norman
- Jetstar
- Virgin Blue
- Westpac
- Tiger Airways

CASE STUDY

Online win for the consumer

When Bruce Mills, CEO of IT company 3W, was given bad advice from a Vodafone customer service rep regarding his company fleet phones, he logged onto Twitter and tweeted about how he wasn't happy with the solution Vodafone had offered. Soon after, another unhappy Vodafone business customer tweeted that he'd seen Mills' message and also had a similar experience, and was thinking of breaking his contract to change carriers.

Despite several phone calls and the subsequent buzz created by his comments on Twitter by other users, Mills says he never received a call from Vodafone. He was, however, contacted by Optus, who had seen his tweets and told him they wanted to help.

Mills explained he was committed to a plan with Vodafone for another 12 months and that breaking the contract would attract a $5500 payout fee. Optus told Mills they would pay the fee and provide $5000 worth of free handsets if he agreed to bring his business fleet over on a 24-month contract. Mills is now an Optus client and has since referred another three corporate clients to Optus. As Mills puts it, "such is the power of Twitter".

CHOICE ONLINE

To read more about social media or to tell us about your experiences, log on to **www.choice.com.au/socialmedia**

STORY TANYA FONG

Stand your ground

Become a more savvy and active consumer by knowing your rights.

NUTSHELL

>> CHOICE outlines nine common scenarios of consumers getting a raw deal and explains what you can do in these situations.

>> Knowing your rights will help you to assert yourself in difficult situations.

What can you do when you know you're getting a raw deal as a consumer, but aren't sure how to turn it around? CHOICE outlines nine everyday scenarios to help empower you to become a more assertive consumer.

1. Your time is being used up by telemarketers

Under fair trading laws in most states, telemarketers and door-to-door sales reps can only contact you at home or over the phone between 9am and 5pm on Saturdays and between 9am and 8pm weekdays. If you have a bad experience with a door-to-door sales rep or telemarketer, you can complain to the fair trading offices in your state or territory (see Contacts, page 32). You can also put up a "do not knock" sign to deter reps, who are liable for unlawful trespass under federal law if they do not heed the signs. You can list your fixed line and mobile numbers on the Do Not Call Register (www.donotcall.gov.au or phone 1300 79 29 58) to prevent telemarketers from calling you.

2. Your money is being taken by direct debit

Under the Code of Banking Practice, you don't need to get permission from or contact the merchant before contacting your bank to stop a direct debit. The bank must cancel the direct debit promptly and make sure no more money is debited from your account. But if you're still under a hire-purchase contract, you'll need to contact the company first as cancelling the direct debit may be a legal breach of the payment contract you have signed.

3. Your mail or parcel never arrived

You may be able to claim compensation, provided you have proof of postage. If you're the sender, you must provide proof such as the "sender-to-keep" sticker on the envelope for Express Post, or the receipt for registered post. For regular parcels, keep your postage-paid receipt from the post office. If it's a normal letter you're sending without going to the post office, you can always keep a photocopy of the envelope with the stamp on it.

Receivers who find damaged items in the post should present them immediately to Australia Post with the original packaging. However, compensation for missing or damaged items is limited to whether the sender bought "Extra Cover" and depends on the value of the item and how the sender insured the sent article. For a lost letter or parcel sent by registered post, the claim limit is $100. If the cost of your gift exceeds $100, it's better to buy Extra Cover, which costs $1.30 for every $100 insured. You can buy Extra Cover of up to $650 for a maximum claim of $5000. Go to www.auspost.com.au and click on General Services for more details.

4. You order a meal that's not up to scratch

Taste is subjective, so asserting your rights about unsatisfying food in restaurants can be tricky. According to state fair trading laws, you have the right to a refund or remedy if the products or services do not meet reasonable expectations. But if you think the food is too salty or sour, you have the right not to eat it and request a replacement. Ask to speak with the manager immediately and explain why you think the food did not meet its reasonable standard. You won't have a case if you polish off a meal that you claim is not up to scratch and refuse to pay after.

If hygiene is the issue, such as being served uncooked chicken or mouldy bread, you can make a case for not paying for the dish and alert your local council or the food authorities in your state, such as the NSW Food Authority (www.foodauthority.nsw.gov.au) or Victorian Government Health Information (www.health.vic.gov.au).

5. You have a sleepless night in a hotel

If you're given a room next to the building's main generator and can't sleep, call reception immediately. You have the right to ask for a refund, not to pay for the room or be transferred to another room. Under the federal Trade Practices Act, accommodation providers must offer a stay that fits its purpose – that is, a good night's sleep. >

MICHEL STREICH

When a product breaks down under warranty, it's against the law for retailers to tell you to contact the manufacturer yourself to resolve your problem

< According to Peter Hook, general manager of communications for Accor (Asia Pacific), the global hotel holding group that owns Sofitel, Novotel, and Ibis hotels: "If a guest is disturbed by noise, we immediately try to allocate them a room as far away from the noise as possible. If that's impossible because the hotel is full, we will consider compensation." Hook added that, where possible, hotel staff will always try to reallocate a room if guests are concerned about too much light or facing a road. But don't try asking for a bigger room than the compact one you booked, unless you're prepared to pay extra.

6. Your car returns with more faults than it went into repair with

Under the Trade Practices Act, services must be rendered with due care and skill. Where a repairer introduces a fault to your vehicle under their care – accidentally or otherwise – it must be rectified at no cost. Your best protection is going for a quick spin in your repaired vehicle as soon as you pick it up. If you discover the fault later, return it to the repairer as soon as possible.

In NSW, the ACT and WA, motor vehicle repairers must, by law, provide cost estimates to consumers before proceeding with work on your vehicle. In NSW, you can take your dispute to the Motor Vehicle Repair Industry Authority or Department of Commerce in WA. You can also approach your state's industry bodies for help, such as the Victorian Automobile Chamber of Commerce (www.vacc.com.au) or Motor Traders Association in WA, SA, Queensland, ACT or NT. They can put you in touch with an accredited repairer to check if any work was done on your car that should not have been.

7. Your credit card is billed for damages to a rental vehicle

Many car rental companies include a clause to this effect in their contracts: "You authorise XX to charge all moneys payable to XX under the rental agreement to your credit card or charge account." This allows them to charge you for damages they find on the vehicle after you've returned it.

Before you sign the contract, check the terms carefully and ask about the add-on charges for additional kilometres, administration fees and hire of equipment such as a navigation device. Always keep your contract with you and insist on a thorough inspection, in your presence, before and after renting the vehicle, especially at airports where many people are rushing to catch their flights. If you cannot have an inspection, take digital photos of all aspects of the car to produce later if there is a dispute over the condition.

Victoria is the only state where it is illegal for car rental companies to make unauthorised and unexpected debits from your credit card. CHOICE has actively campaigned for a uniform, nationwide legislation against such unfair contract terms, which will take effect early next year.

8. Your product breaks down under warranty

When a product breaks down under warranty, return it to the retailer. They may offer a repair, exchange or credit note, but they cannot insist on this and you're entitled to ask for a full refund of payment – even if the item was discounted. It is illegal for retailers to tell you they can't do anything, or that you must contact the manufacturer yourself (search for "refunds" at www.accc.gov.au), even if the product has a manufacturing fault. In any case, a manufacturer will not be able to give you a refund or replacement unless you bought the item directly from them.

9. You're given a bad haircut

In 2006, a NSW woman who'd had her waist-length hair lopped off to the neck was so distressed she sued her hairdresser for $25,000. She paid $67 to lodge her case at the Consumer, Trader and Tenancy Tribunal, where her hairdresser insisted she had agreed with his suggestions and cut accordingly. The tribunal accepted there was nothing unprofessional about the haircut, but ruled "it is enough that she did not want the work in the way it was performed" and ordered the salon to pay her $750 for emotional distress. You can contact similar small claims tribunals in your state for personal services you believe are unprofessional – although claiming $25,000 for a bad haircut may be ambitious. ■

CONTACTS

- **ACT** Office of Regulatory Services www.ors.act.gov.au or phone (02) 6207 0400
- **NSW** Office of Fair Trading www.fairtrading.nsw.gov.au or phone 13 32 20
- **NT** Consumer Affairs www.nt.gov.au/justice/consaffairs or phone (08) 8999 1999 or 1800 01 93 19
- **Queensland** Office of Fair Trading www.fairtrading.qld.gov.au or phone 13 13 04
- **SA** Office of Consumer and Business Affairs www.ocba.sa.gov.au or phone (08) 8204 9777
- **Tasmania** Office of Consumer Affairs and Fair Trading www.consumer.tas.gov.au or phone 1300 65 44 99 (toll-free)
- **Victoria** Consumer Affairs Victoria www.consumer.vic.gov.au or phone 1300 55 81 81
- **WA** Department of Commerce www.commerce.wa.gov.au or phone 1300 30 40 54

STORY DAVID OAKENFULL

Plastic not so fantastic

Are chemicals from plastic food containers as safe as the industry and regulators claim, or are they slowly poisoning us?

NUTSHELL

>> Although the risk is low, there's growing evidence that food can be contaminated by harmful chemicals from some types of plastic.

>> Many foods are packaged in these risky plastics, including fresh meat, gourmet cheese and even some health foods and organic vegetables.

>> There are safer alternatives, and CHOICE wants the industry to phase out these risky plastics.

Almost everything you buy at the supermarket comes in some sort of plastic container or wrapper. Plastic is cheap, convenient and hygienic – and much of it can be recycled. The industry and food regulators assure us the plastics used are perfectly harmless. But there's a growing body of scientific evidence suggesting some plastics are not quite as safe as we're being led to believe.

Moving hazards

Plastic as such isn't a problem. The polymer molecules from which it's made are far too big to move from the packaging material into the food. But plastic can also contain much smaller molecules, such as phthalates, that are free to migrate into the food it's in contact with.

- Polycarbonate (often used to make food storage containers and bottles, in particular bottles marketed for use by infants and small children) and the epoxy resin used to line cans can release bisphenol A (BPA), a chemical many experts now believe can cause serious health problems.
- PVC (used to make bottles, cling wrap and the seals for screw-cap jars) contains added chemicals known as plasticisers. On its own, PVC is hard and rigid (it's used to make drains, guttering and downpipes), so plasticisers are added to make it soft and flexible – in much the same way water added to clay makes it soft. Phthalates and DEHA (di-(2-ethylhexyl) adipate) are often added as plasticisers to the PVC that's used for food packaging; again, recent research raises doubts about the safety of these compounds.

Risk assessment

BPA and some phthalates are endocrine disruptors, meaning they can mimic the body's natural hormones and cause a raft of health problems. Infants and the very young are most vulnerable to exposure because of their lower body weight and because their growth and development are strongly influenced by hormones; the effects on health can be lifelong.

While these compounds are undoubtedly hazardous at high levels of exposure, scientific opinion is divided over the risk from the much lower levels that we're exposed to every day in our food. There is, however, growing scientific evidence that even at these lower levels of exposure, phthalates and BPA may be causing problems such as infertility, obesity, breast cancer, prostate cancer, heart disease and diabetes.

Bisphenol A BPA gets into our food via polycarbonate food containers and drink bottles, especially after repeated exposure to heat and detergent in a dishwasher. The epoxy resins used to line cans are another significant source. Our US sister organisation, the Consumers Union, recently tested 19 leading brands of canned food and found BPA in almost all of them. One of Australia's leading brands of canned foods, SPC Ardmona, told CHOICE a 2002 industry survey found no BPA in their products – but this was part of a study commissioned by the canned food industry that was not publicly released.

Most of us have detectable levels of BPA in our body tissue. Typical levels, however, are well below the daily upper limit of safe exposure set by the US Food and Drug Administration and European Food Safety Authority. However, a number of independent scientists recently expressed concern that this limit is based on experiments done in the 1980s, rather than on the hundreds of more recent animal and laboratory studies suggesting we could be at risk from much lower doses. In 2006, an international panel of 38 experts concluded that "the wide range of adverse effects of low doses of BPA in laboratory animals … is a great cause for concern with regard to the potential for similar adverse effects in humans". A major US study has since identified a direct link between exposure to low levels of BPA and increased risk of diabetes and heart disease.

Not surprisingly, the plastics industry strenuously refutes these findings and continues to assert that BPA is harmless at the low levels to which we're regularly exposed in our food. But while the evidence is far from conclusive, there's >

Australian regulators could do more to protect consumers against some potentially harmful chemicals in plastics, such as BPA

SOME PRODUCTS TO AVOID

CHOICE found far too many supermarket foods packed in risky plastics, including some health foods and organic vegetables – these are just a few. Plasticisers are more likely to migrate into fattier foods such as meat and cheese.

CHOICE tested food in **glass jars** (August 2008) and found plasticisers from the PVC used to seal the lids.

Fresh meat, fruit and vegetables wrapped in cling wrap The cling film you use at home is made from low-density polyethylene, but we found meat and fresh vegetables from supermarkets wrapped in PVC film; plasticisers can leach into the food.

Reusable polycarbonate bottles The more you wash them, the more BPA they release into your drink.

< now too much of it to be ignored. The underlying science is sound and the potential for such effects is real. Most experts agree that more research is needed, and in the US, $14 million has been committed to research over the next two years on the health effects of low-level exposure to BPA. Meanwhile, the Canadian government is taking steps to prohibit sale and importation of polycarbonate baby bottles.

Phthalates Some phthalates can be endocrine disruptors but, as with BPA, the evidence for adverse health effects from low level exposure to phthalates is more limited. Again, though, there's too much of it to be ignored.

Because of its low cost, DEHP is the phthalate often used as a plasticiser for PVC. Experts now generally agree that low-level exposure to DEHP can affect reproductive development, particularly in young boys, and a US study found a link between exposure to phthalates and increased risk of diabetes and obesity in men. With other phthalates there's a worying lack of information about health effects.

We tested 25 food products in glass jars with screw caps sealed with a PVC gasket (*CHOICE*, August 2008). Twelve contained phthalates at levels above the limit set by the EU, and one, a tandoori dip imported from India, contained DEHP at 230 times the EU limit.

What is the regulator doing?

The plastics industry has been fighting off tighter regulation. It's a huge industry with vast resources, and independent scientists have complained about an aggressive disinformation campaign. Our regulators could do more to protect consumers; a lack of evidence of harm is not evidence of safety.

In Australia, the use of plastics for wrapping or packaging foods is governed by the Food Standards Code, which sets a limit for the level permitted in food of highly toxic vinyl chloride monomer (10 parts per billion) yet sets no specific limits for BPA, or phthalates. Food Standards Australia New Zealand (FSANZ), our food regulator, maintains that BPA and phthalates pose no significant health risks at the low levels found in food. FSANZ told CHOICE it plans to review the approach to regulating food packaging materials, but for now assesses the risk from individual chemicals on a case-by-case basis.

The National Industrial Chemicals Notification and Assessment Scheme (NICNAS) told CHOICE they are aware of concerns and are conducting a thorough investigation, focusing on the use of specific phthalates (including DEHP) in childcare articles, toys, and cosmetics.

What CHOICE wants

- Manufacturers to phase out PVC and polycarbonate in baby products and food packaging, and phase out BPA-based plastic lining for food and drink cans.
- The federal government to implement the Productivity Commission's recommendation to establish a more systematic research program on the risks from chemicals in consumer articles.

PLASTIC CONTAINERS

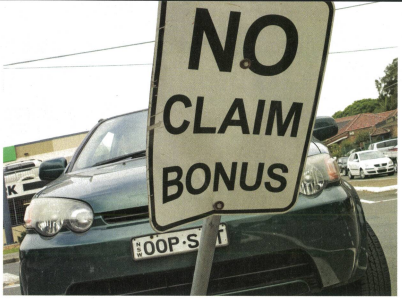
Identification code	Type of plastic	Uses	Risks
	Polyethylene terephthalate (PET)	• Bottles used for bottled water and soft drinks • Jars for products such as peanut butter • Lightweight and "green" wine bottles	No known health hazards.
	High density polyethylene (HDPE)	• Bottles used for milk and cream • Yoghurt cups • Bags that line breakfast cereal packets	No known health hazards.
	Polyvinyl chloride (PVC)	• Shrink and cling wrap • Clear plastic containers for fresh fruit or take-away sandwiches • Some soft drink bottles • Gaskets that form a seal on screw-cap glass jars	Contains plasticisers such as DEHA or phthalates that can leach into food.
	Low density polyethylene (LDPE)	• Take-away containers • Waterproof coating on milk cartons • Bags used for bread and frozen foods • Cling wrap	No known health hazards.
	Polypropylene (PP)	• Bottle caps • Yoghurt and margarine containers • Food storage boxes	No known health hazards.
	Polystyrene (PS)	• Plastic cutlery • Drinking cups and yoghurt cups • Cups for hot coffee (polystyrene foam) • Lightweight trays used by supermarkets to package meat and sometimes vegetables (polystyrene foam)	Researchers have investigated possible health risks from traces of styrene monomer. This risk seems to be low.
	This number is used as a catch-all for any other plastics, one of which is polycarbonate	• Bottles for sauces and condiments • Babies' feeding bottles and infants' drinking cups • Reusable water bottles for cyclists or bushwalkers	Polycarbonate can release BPA into the food, especially when bottles are washed for reuse.

What you can do

Most food and drink is packaged in containers made from plastics that seem to be harmless (see table, above). There's no real need for food manufacturers to use packaging or wrapping made from polycarbonate or PVC, but there are still far too many products in the supermarkets where the food is in contact with these potentially harmful plastics (see Some Products to Avoid, top left). But there are steps you can take to reduce your exposure to them.

- You can often identify the type of plastic from its identification code (see table, above), but this code is voluntary so you won't find it on all plastic packaging. Look for the codes 1 (PET), 2 (HDPE), 4 (LDPE), 5 (PP) and 6 (PS). Where possible, avoid foods or beverages that have been in contact with plastics with the symbol 3 (PVC) or 7 (a catch-all category that includes polycarbonate).
- Avoid fresh meat, fruit or vegetables wrapped in cling wrap. Most cling wrap sold for domestic use is now made from low density polyethylene (4), which seems to be safe. But supermarkets and many independent butchers and greengrocers are still wrapping meat and fresh vegetables in cling wrap made from PVC (3).
- Avoid reusable plastic bottles with the symbol 7 (or look for product labels that say "BPA-free"). Keep in mind that heating and washing polycarbonate bottles can increase the amount of BPA that leaches out.
- Consider cutting down on canned foods, as can linings can leach BPA directly into food.
- While some plastics such as polypropylene (often used for take-away containers) seem to be OK, as a general rule it's probably safer to avoid using any plastic containers when cooking or reheating food in a microwave oven. Always use glass containers for high-fat foods, as toxic chemicals are more likely to migrate into fatty foods at high temperatures. Some of the microwaveable ready meals CHOICE tested (see Time-Critical Food, page 26) were in containers with the symbol 7 – possibly not a healthy choice.
- Send any plastic packaging you can't identify or have concerns about to Plastic Packaging, CHOICE, Reply Paid 63621, Marrickville, NSW 2204. We'll take them all to Nicola Roxon, Minister for Health and Ageing, with a request for action on harmful chemicals. ■

Avoid fresh meat, cheese, fruit or vegetables at supermarkets that are wrapped in cling film – they may still use PVC



STORY CECILIA LEE

Bonus breakdown

Your no claim bonus may not be as important as you'd expect.

NUTSHELL

>> CHOICE analysed 29 insurance companies offering comprehensive car insurance, and found average differences of between $550 and $2400 per year.

>> Although your no claim bonus may be protected after a claim, you can still end up paying more.

If you have a good driving record and have held comprehensive car insurance for the past few years, your insurer usually awards you a no claim bonus (NCB) discount of up to 70% on your premium. If you've held a maximum NCB for a number of years, some companies will give you a "lifetime NCB". This means that even if you have an at-fault claim, you still get the same discount on your premium.

But this is not quite as good as it sounds. CHOICE uncovered a sneaky trick that some insurers use to charge you more even if you have a lifetime NCB: while they give you the NCB discount, they apply an additional risk rating on your premium, which changes if you have an at-fault accident. So while you still get the same discount, it applies to a higher premium, which means you will actually pay more. Some insurers have also introduced a safe driver discount that you can earn, but which is removed should you have an at-fault accident.

If this all sounds confusing, don't despair. Insurers' approach to car insurance is changing as new players enter the market and challenge the status quo. Now you can find straightforward policies that only calculate your premium, without a discount.

As always, shopping around is important. We found average savings per year of up to:

- $1700 for a young male driver
- $2400 for a family with a young female driver
- $625 for an adult couple
- $550 for an older couple

How is your premium calculated?

Car insurers take many factors into account when determining your premium to "price" your risk – everything from your driving experience and the type of car you drive, to much less obvious factors such as the colour of your car, or if it is under-financed.

Colour Some insurers charge a cheaper premium for white cars, as non-white and metallic/pearlescent paint can increase a car's repair costs.

Driving The number of kilometres you drive is taken into consideration by a number of insurers. Pay As You Drive's (PAYD) pricing is based on how many kilometres you plan

WHAT COVER DO YOU NEED?

Bill's experience (see Creative Claiming, right) highlights a hidden trap with third party property cover that's common practice amongst insurers. In the case of comprehensive cover, your insurer will handle the claim on your behalf, which can save you time and energy. The following are the different types of cover available.

Comprehensive insurance covers accidents, theft, natural events (such as hail), malicious damage and vandalism. It covers your car if an accident was your fault.

Third party property covers damage caused by your car to other people's property, as well as your own legal costs.

Third party, fire and theft covers damage caused by your car to other people's property, and limited cover for loss or damage caused to your car due to theft or fire.

Compulsory third party (CTP) is compulsory throughout Australia, and is paid when you register your car. It covers injury and death to people in car accidents. In some states (such as Victoria) it covers injury to you as the driver, but in others (such as NSW) injury to the driver is excluded or listed as an extra cover. In most states and territories there is only one approved provider of CTP insurance, however NSW and Queensland offer vehicle owners a choice of insurer:

CTP in Queensland: http://www.maic.qld.gov.au/ctp-premium/ctp-calculator/index.shtml

CTP in NSW: http://prices.maa.nsw.gov.au/index.html

to drive per year – if you drive less than you estimated, PAYD allows you to roll over what's left or refunds part of the premium if you decide not to renew your policy.

Driving skills AAMI's Skilled Drivers course, offered to drivers under 25, is free if you, your parents or your grandparents have an AAMI comprehensive car insurance policy. If you complete the course, AAMI will reduce the premium by 10% until the driver turns 25.

Young drivers Some policies require you to list all drivers who regularly drive the car; check with your insurer. Otherwise, as one insurance representative told CHOICE, "if the young person is a good driver then it may be worth not listing them on the policy, to keep your premium low – but be prepared to pay a much higher excess when you need to claim".

Modifications Not all insurers accept cars that have been modified, while others do but with an extra premium. The Buzz Insurance, for example, increases its excess rather than the premium for modified cars.

Parking A car parked in a garage overnight is usually considered to be safer than one parked on the street.

Security Increasing your car's security, such as installing an immobiliser or micro-dotting your car (a technology that links cars to individuals), can also reduce your premium.

Suburb Your premium is likely to be higher if you live in an area known for car thefts.

BEST BUY

BEST BUY POLICIES BY STATE/TERRITORY

Insurer	ACT	NSW	NT	Qld	SA	Tas	Vic	WA
YOUNG DRIVER								
AAMI	✓	✓	✓	✓	✓			✓
CGU							✓	
ING	✓	✓	✓	✓	✓		✓	✓
NRMA						✓		
QBE					✓			
RACT						✓		
RACV							✓	
FAMILY WITH YOUNG DRIVER								
AAMI	✓	✓	✓		✓	✓	✓	✓
CGU				✓			✓	✓
CommInsure			✓	✓				
GIO	✓	✓	✓				✓	✓
ING			✓	✓			✓	✓
RAA					✓			
RACT						✓		
Suncorp				✓				
ADULT COUPLE								
AAMI	✓	✓	✓	✓	✓	✓	✓	✓
CGU							✓	
CommInsure	✓	✓	✓	✓	✓			
GIO			✓				✓	
HBA	✓							
ING								✓
NRMA						✓		
OLDER COUPLE								
AAMI	✓	✓		✓	✓	✓		✓
CGU						✓	✓	
CommInsure	✓	✓	✓	✓	✓			✓
GIO	✓		✓				✓	
ING								✓

For more information, see How We Survey, page 38.

No claim bonus

Insurers such as NRMA, SGIC, SGIO and RACV guarantee your NCB will stay intact even after you've made a claim; however, your premium can increase. Even worse, policyholders with Budget Direct and Australia Post are given the option to pay to protect their NCB when their policy is issued – and once they make a claim they could still pay a higher premium, even with the same NCB discount.

CHOICE is particularly concerned about the lack of transparency in pricing policies – consumers should >

Although you may be entitled to keep your no claim bonus after an at-fault accident, the discount can apply to a higher premium – so you'll still end up paying more

CASE STUDY

Creative claiming

In June 2009, Bill Fortune's niece was involved in a motor accident with another vehicle that was insured for third party property only. Bill's car was also only insured for third party property. The other party's insurer, CommInsure, accepted that their client was liable but refused to pay any money until the excess was paid to them by their client.

CommInsure later claimed that as repeated attempts to get the amount of the excess from their client had been unsuccessful, they cancelled the policy because the client had not met the policy terms (in failing to pay the excess). They told Bill to seek restitution from their client directly.

Bill believes "insurers are not being responsible corporate citizens", and wonders why insurers don't pay out the claim first – obtaining the excess should be a matter between the insurer and its client. Instead, the onus is on the innocent party to resolve the matter directly with the at-fault driver.

In the end, Bill contacted the at-fault driver and agreed to share the costs of the excess to be paid to the insurer, in order to get the pay-out from CommInsure.

DID YOU KNOW?

Don't forget your existing insurer

CHOICE members have reported cases of their existing insurer quoting a cheaper premium than that given on their automatic renewal notice. One member actually sent his renewal notice to the insurer, together with a cheaper online quote. In no time he received a revised renewal notice and saved $70.

< be able to expect their premiums not to be affected by an at-fault claim if told their NCB is protected.

Market versus agreed value

Most comprehensive insurance policies allow you to decide how to specify the value of your car should it be written off.

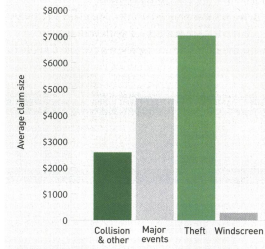
Market value The car's value decreases in line with the value or condition of the car. The amount you receive is determined by the insurer at the time of a claim.

Agreed value You and the insurer agree on a value of the car that's fixed until the next renewal.

CHOICE recommends agreed over market value policies, as this can avoid potential disagreement about the car's value when a claim is lodged. The Financial Ombudsman Services (FOS) has a case where the policyholder had a comprehensive market value policy, and the insurer assessed the pre-accident market value of the vehicle as $8900 and offered settlement on that value. Following discussions with the policyholder (who believed the initial assessment was too low) the insurer increased its offer to the sum of $13,000. The policyholder claimed the insurer did not adequately reflect the true market value of his vehicle, which he believed was $29,790. The FOS found a fair and reasonable assessment of the car to be $12,472.90 – much less than the policyholder thought it was worth.

Currently, the majority of policies in Australia are written as market value. While this may be cheaper, it's not by as much as you may think; for most of the insurers surveyed, CHOICE found their market value policies are only less than 10% cheaper than their agreed value policies. ■

CAR INSURANCE CLAIM



Source: Insurance Statistics of Australia. Private Motor Comprehensive insurance statistics for 12 months ending 30 September 2009.

HOW WE SURVEY

We survey insurers for comprehensive car insurance features and agreed value (AV) quotes. Insurers provide premiums (in October 2009) for two suburbs in each state with different demographics, based on the following scenarios:

Young driver Male driver, aged 21, driving a 2005 Hyundai Accent, 10,000km per year.

Family car Husband, aged 48, wife aged 45 and daughter 19 (parents on maximum NCB), driving a 2005 Holden Commodore, 20,000km per year.

Adult drivers Couple, aged 38, or family with small children, maximum NCB discount, driving a 2008 Mazda3, 15,000km per year.

Older drivers Couple, aged 60, maximum NCB discount, driving a 2008 Toyota Camry, 15,000km per year.

Best Buys

Best Buys (see page 37) are chosen based on features score and premium. The following policies could not be included in our Best Buys selection.

Allianz Surecover Gold is not actively marketing to direct customers, so Allianz declined to provide quotes for this policy.

Budget Direct writes AV policies but did not provide AV quotes.

Pay As You Drive (PAYD)'s quotes were based on driving less than what is set in the scenarios.

Youi's pricing structure takes into account more information than what's set in our scenarios, so their quotes may not be comparable.

Note: **Apia** is only considered as a Best Buy for the older drivers' scenario, as Apia's cover is only available if you or your partner is 50 years of age or older and one of you is not working full time.

Bingle only provided quotes for the family car and adult drivers scenarios, and so are only considered for Best Buys in these scenarios.

Just Car Insurance is only considered as a Best Buy for the young driver scenario, as Just Car provides specialist insurance for young drivers, modified cars, high performance cars and imported cars.

AAMI introduced a new policy in November 2009; **QBE** will introduce a new policy in April 2010. We scored them based on their new policies.

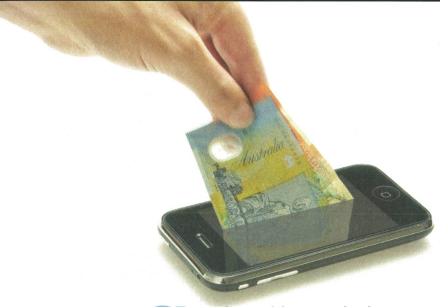
Who's missing?

Bankwest, RACQ, Virgin Money and Westpac declined to take part, as did Vero, which is not positioned as a consumer brand, and Coles because of limited distribution (for now it is only available in Tasmania).

CAR INSURERS COMPARED

Fund / policy (in order of feature score)	States / territories available	Feature score (out of 100)	Agreed value / Market value / Either / Higher of the two	Rental car provided after theft	$0 excess for windscreen	Personal property covered if car is stolen ($)	Free repair service*	Choice of repairer**	24-hour helpline	Pay monthly for no extra charge	Contact
WITH NO CLAIM BONUS											
GIO	ACT, NSW, Vic, WA, NT	89	Agreed	√	Optional	500	√	√	√		www.gio.com.au
RACT	Tas	88	Agreed	√	Optional	500	√	√	√		www.ract.com.au
Suncorp	All	88	Either	√	Optional	500	√	√	√		www.suncorp.com.au
RAA	SA, Broken Hill	87	Higher of the two	√	√ (F)	500		√	√	√	www.raa.net
HBA	All but NT, SA	81	Either	√	√ (F)	500		√	√	√	www.hba.com.au
Mutual Community	NT, SA	81	Either	√	√ (F)	500		√	√	√	www.mutualcommunity.com.au
CGU	All	80	Either	√	Optional	500	√	√	√	√	www.cgu.com.au
CommInsure	All	78	Either	√	Optional	500	√	√	√	√	www.comminsure.com.au
ING	All	78	Either	√	Optional	500	√	√	√	√	www.ing.com.au
AAMI	All	77	Agreed	√	Optional	1000	√		√		www.aami.com.au
HBF	WA	77	Agreed	√	Optional	500	√	√	√		www.hbf.com.au
QBE (A)	All (B)	77	Either	√	Optional		√	√	√		www.qbe.com
NRMA ACT, NSW, Tas	ACT, NSW, Tas	75	Either	√	Optional		√	√	√		www.nrma.com.au
RACV	Vic (C)	75	Either	√	Optional		√	√	√		www.racv.com.au
SGIC	SA	75	Either	√	Optional		√	√	√		www.sgic.com.au
SGIO	WA	75	Either	√	Optional		√	√	√		www.sgio.com.au
NRMA Qld	Qld	73	Either	√	Optional		√	√	√		www.nrma.com.au
RAC	WA	73	Agreed	√	√ (G)		√	√	√		www.rac.com.au
TIO	NT	73	Market	√ (E)	√ (H)	300	√	√	√	√	www.tiofi.com.au
Allianz Surecover Gold	All	72	Either	√	Optional	500	√	√	√		www.allianz.com.au
Allianz Surecover Plus	All	71	Either	√	Optional	500	√	√	√		www.allianz.com.au
Ansvar Insurance	All	70	Market	√	(J)	500	√	√	√		www.ansvar.com.au
Apia	All	69	Either	√		750	√		√	√	www.apia.com.au
Budget Direct Gold Comprehensive	All but NT	60	Either (D)	√	(K)	500	√	√			www.budgetdirect.com.au
Australia Post	All	53	Either (D)	√	(K)		√	√			www.auspost.com.au
Budget Direct Standard Comprehensive	All but NT	53	Either (D)	√	(K)		√	√			www.budgetdirect.com.au
Just Car Insurance	All	34	Agreed				√				www.justcarinsurance.com.au
WITHOUT NO CLAIM BONUS											
Real Insurance	All	71	Either	Optional	Optional	500	√	√	√	√	www.realinsurance.com.au
Pay As You Drive	All	70	Agreed	Optional	Optional	500	√	√	√	√	www.payasyoudrive.com.au
The Buzz	All	63	Agreed	Optional	Optional	500	√	√			www.thebuzzinsurance.com.au
Youi	ACT, NSW, Qld, Vic	63	Either	Optional	(L)		√	√	√		www.youi.com.au
Bingle	All	30	Agreed				√				www.bingle.com.au

TABLE NOTES * Insurer handles claim. ** Different terms and conditions apply. **(A)** Based on new policy coming into effect late April 2010. **(B)** Cover not provided for new business in NT. **(C)** Plus interstate border towns. **(D)** Agreed value has restricted availability based on age of vehicle and purchase details. **(E)** No cover applies for the first three days following theft or after the car has been located. **(F)** One claim per year excess-free. **(G)** If on maximum NCB one windscreen or window glass replacement claim per year without the payment of basic excess. **(H)** Two windscreen repairs and one windscreen replacement without any payment of excess per year. **(J)** Reduced $100 excess applies. **(K)** Optional cover reduces excess to $40. **(L)** Optional cover reduces excess to $50.



STORY ROSALYN PAGE

Smartphone, smart use

Beware the bill if you go over your phone's monthly internet usage.

NUTSHELL

>> It's easy to go over your monthly internet usage cap – and penalty charges can be exorbitant.

>> Choose a monthly plan that will accomodate your usage, whether it's light, medium or heavy.

Smartphone mobile internet plans have come under fire lately because of exorbitant excess data usage charges. People have been hit by "bill shock", where their bill runs into hundreds or even thousands of dollars because they've been charged a premium for every megabyte they've used over the data mobile internet limit – but they don't know until it's too late.

Mobile internet is the ability to browse the net using a 3G smartphone. A mobile internet plan is separate to the cost of a phone plan; internet plans are capped, and when you exceed the cap you're penalised with an additional cost. If you're not careful, the amount of data you use when web browsing, viewing online videos, downloading files and sending emails can easily exceed your quota.

Different types of usage

The size of your data plan will obviously depend on how much you browse and what type of services you're accessing, such as streaming or downloading. But it helps to have some guide so you can get an idea of the amount of data you'll use for common activities. The table (below left) outlines some usage scenarios to show you exactly what you can do on a daily basis according to different quotas.

Light usage would add up to about 150MB per month, so choose a plan of about 200MB-250MB if you expect to view a few news sites and send a few emails each day.

The **medium usage** scenario allows you to view two regular news sites, a web-optimised news site, send a few emails, look at a few product listings on eBay and find a restaurant using Google Maps at about 11MB per day. For this kind of usage, consider a plan with a cap of about 500MB per month.

A **heavy user** could do all these activities, but also reach twice as many news stories and watch two videos per day at around 30MB per day. With this usage, you'd be safest going for a 1GB data plan to avoid excess charges.

These figures indicate that plans with a tiny 25MB monthly quota are best avoided, because you'll be very limited in mobile internet usage and will most likely end up paying more in excess usage charges. ■

DATA USAGE SCENARIOS

	LIGHT	MEDIUM	HEAVY
WEBSITES			
Sydney Morning Herald	3.7MB	3.7MB	7.5MB
eBay Australia	219K	219KB	219KB
ABC News	717KB	717KB	717KB
EMAIL			
Gmail	636KB	636KB	636KB
VIDEO STREAMING			
YouTube	-	5MB	10MB
APPLICATIONS			
Google Maps	-	300K	600K
DAILY TOTAL	5MB	11MB	30MB
MONTHLY TOTAL	150MB	330MB	900MB

DID YOU KNOW?

The Australian Mobile Telecommunications Association has a mobile data spend guide. Go to **www.amta.org.au** and click on Consumer Tips.

MAKING THE MOST OF YOUR PLAN

- Use mobile-optimised websites that use less data because videos/graphics have been removed, such as the ABC's m.abc.net.au, to reduce data transfer when browsing.
- Regularly check usage on your provider's website.
- Check your provider has shaping (speed slowing) rather than excess charges if you go over quota.
- Download large files from your PC and transfer them to your smartphone.
- Check email via webmail interface and delete large attachments (such as videos/pictures) from friends before downloading them to your phone.
- If your smartphone has Wi-Fi, look for free hot spots to browse the net and set up a home Wi-Fi network to use your home internet via the smartphone.

On test

Home entertainment, whitegoods, household and personal appliances – they're all tested here.

PAGE 49 DISHWASHERS

Mohamed Jawahir testing dishwashers in the CHOICE laboratories.

Inside

42 Smartphones

57 Vacuum cleaners

Plus

46 Landline phones

49 Dishwashers

54 Microfibre cloths

60 Set-top boxes

62 Pressure cleaners

64 Colour laser printers

CHOICE. MAKE THE RIGHT ONE.

CHOICE has its own testing laboratories, where experienced technical staff put products through their paces. We use test methods from Australian standards, and we develop our own to match the way consumers use a product in their homes. We buy the products we test, to maintain our independence from manufacturers and so we know what you're faced with in the shops. Our recommendations are based on a product's quality and performance, with no hidden bias.

CHOICE SHOPPER For the best deal on products where you see this logo, call 1300 360 655. Have the model name and number, the price you've been quoted and your CHOICE personal subscriber number.

CHOICE ONLINE / CHOICE VIDEO When you see one of these headings, there is more information about this story at **www.choice.com.au**.

CHOICE BEST BUY Our testers award a product a Best Buy if it delivers high quality at a comparatively low price. Not every product test report includes Best Buys.

BEST BUY

CHOICE GREEN BUY Our researchers award a Green Buy to a product that delivers good quality and environmental performance at a comparatively low price. Not every report has Green Buys.

GREEN BUY

STORY DENIS GALLAGHER

Your life in your pocket

Mobile phones have become pocket computers – much more than just making and receiving calls.

NUTSHELL

>> Decide which smartphone features are important to you before buying.

>> Affordable online data plans are changing the way we use our phone.

The dramatic increase in smartphone sales suggests many consumers would be absolutely lost without one device to organise contacts, play music and help find the nearest restaurant, all while texting a friend and reading an email. CHOICE tested 27 mobile phones that do much more than just make and take calls.

All models on test work on a 3G network, and most provide support for HSDPA (also known as 3.5G or NextG). This offers a faster network performance than 3G, with potentially faster video and music downloads to your mobile phone.

Online internet access for mobile phones has altered the way we communicate, with phones being used more like pocket computers – downloading videos and music, sending emails and being constantly connected via social networking tools such as Facebook and Twitter. Wi-Fi capability, available in all the recommended phones except the Blackberry 9500 Storm (see What to Buy, right), allows you to browse the internet using a wireless connection at home or a Wi-Fi hotspot when you're out and about.

Bear in mind, however, that your internet data plan is different to your mobile phone call plan. Unless you have a mobile internet plan that matches your web usage patterns, you should keep an eye on your next mobile phone bill for any sudden price increases. To ensure a hassle-free mobile web experience, check out our data usage tips and traps on page 40. >

WHAT TO LOOK FOR

GPS A dedicated GPS chip allows you to find out where you are without having to use your mobile network.

Stereo Bluetooth (A2DP) allows you to listen to your music without cables via a pair of Bluetooth stereo headphones.

Headphone connection type A phone with a 2.5mm or 3.5mm jack lets you use standard headphones to listen to music, while a proprietary connection forces you to use special headphones.

A **memory card** allows you to store photos, music and video and transfer them to and from a PC.

The **specific absorption rate (SAR)** indicates the claimed amount of energy per kilogram of body weight absorbed when using the phone. Although evidence relating to exposure to electromagnetic fields remains inconclusive, you may want to choose a model with a lower SAR value if this is of concern to you.

The **operating system (OS)** delivers the framework for mobiles to do more than simply make a call, allowing the phone to run productivity and media applications.

- The Symbian OS is the oldest and most widely used, and can be found in Nokia and some Sony Ericsson phones.
- The Blackberry OS used in the Bold 9000 and Storm 9500 has a reputation for secure business functionality with support for multiple email accounts.
- The iPhone OS used in the Apple iPhone has gained a significant share of the smartphone market since being introduced in 2007.
- Windows Mobile 6.1 or 6.5, used on several phones in this test, has a familiar Microsoft Windows look and feel, however its share of the smartphone market is declining.
- Google Android is an open source OS, allowing developers to add functionality to phones without having to pay for a licence. However, as of the end of 2009 only 20 or so devices worldwide use the Android OS, including the HTC Magic and Hero models on test.

The input options for Smartphones include a standard **keypad**, a **touchscreen** made popular with the Apple iPhone and a **QWERTY keyboard**.

WHAT TO BUY

74% Nokia N97

PRICE $1129

Users can operate this phone via the slide-out QWERTY keyboard (shown in What to Look For, below left) or the excellent touchscreen display. Among the phones on test, only the Apple iPhone delivers a better web browsing experience. Strong SMS and email functionality, good camera quality and simple synchronisation with a PC make the N97 a good tool for both the office and social networking environment. The N97 has 32GB of internal memory, with the ability to add more using removable microSD cards.

72% Apple iPhone 3G S

PRICE $879 (16GB)/$1040 (32GB)

It took less than two years for the iPhone to become a technology icon, despite Apple having no previous experience in producing smartphones. The large, easy-to-use touchscreen with excellent display allows you to quickly and easily select one of the many applications that come with the phone or online, and there are literally thousands of applications available free or for purchase to customise the phone to suit your lifestyle. Although it's one of the few phones without a memory card slot, the iPhone does provide a choice of 16GB or 32GB internally.

72% Nokia 5800 Xpress Music

PRICE $679

As the name suggests, this phone is designed to perform as a music player and scores well in this regard. However, it also delivers very good SMS performance, has an excellent display and is one of the lighter smartphones on test. Using a full touchscreen display similar to the iPhone, the 5800 Xpress Music also has physical keys to take calls and make menu selections. Although it has good synchronisation with a PC to keep contacts and emails up to date, it is one of the few phones that can't be charged using a USB connection.

72% Samsung I8910 HD Icon

PRICE $999

Also using a full touchscreen display, the Samsung I8910HD has physical keys to take calls and make menu selections. It's the only mobile on test that can capture and play back video in 720p resolution on a TV. Its 8 megapixel camera resolution is also among the highest on test. While browsing the web might not be as easy compared with the top performers, its SMS and email performance is good and it's the most durable phone on test.

70% Nokia 5730 Xpress Music

PRICE $679

The Nokia 5730 XpressMusic contains a standard phone keypad as well as a full slide-out QWERTY keyboard. It has an excellent quality display but is the only phone in our recommended list without a touchscreen. The phone is very easy to use and is good for composing an email or sending an SMS.

69% Blackberry Storm 9500

PRICE (Available on a Vodafone plan)

One of the reasons behind the success of the Blackberry brand among business users is a large QWERTY keyboard that allows users to quickly input messages and data. However, the Storm 9500 does not have a full QWERTY keyboard; instead, it uses a full touchscreen with buttons to make and receive phone calls and make menu selections. Adding data is easy using the touchscreen, with the best SMS performance among the models on test and very good email performance. However, its web performance is hampered due to a lack of Wi-Fi connectivity, which may hinder its usefulness if you want to work online wirelessly either using a Wi-Fi router at home or a wireless hotspot when travelling.

ABOUT THE REST

For information about the smartphones that did not make our What to Buy list, see **www.choice.com.au/smartphones**

DID YOU KNOW?

The International Telecommunications Union has approved a universal phone charger standard. All the companies referred to in this test have committed to implementing this standard by 2012 except Apple, Blackberry and HTC. Take action with CHOICE to change their minds, at **www.choice.com.au/phoneaction**

GREEN MY MACHINE

CHOICE wants to see phones that:

- have universal chargers
- are energy-efficient
- use fewer toxics, and
- are properly recycled.

Go to **www.choice.com.au/greenmymachine** to take action with us.

HOW WE TEST

Testers rate the following for each phone.

Ergonomics Our testers assess the keypad, touchscreen and keyboard, as well as general handling and menu controls when using the phone.

Ease of use A user panel determines how easy it is to answer a call, store a number and dial a number stored in memory.

Web browser performance is scored on how easy it is to start the browser, navigate to sites, enter addresses and use favourites and bookmarks. A practical test on content downloads is also carried out and extra points are awarded for Wi-Fi connectivity.

Email Our testers see how easy it is to set up an email account as well as send, retrieve and read emails.

SMS use is examined by writing and receiving an SMS and checking the suitability of the display for texting.

Display Our testers look at the size of the display as well as quality of the image with regard to sharpness and colour clarity.

Sound quality For both incoming and outgoing calls, our testers carry out a number of acoustic measurements, such as frequency response. In addition, a user panel rates the sound quality of calls.

Camera Our testers assess the phone's digital camera capabilities to produce an

PRODUCT	PERFORMANCE																	FEATURES
Brand/model (in rank order)	Overall score (%)	Ergonomics (%)	Ease of use (%)	Web browser (%)	Email (%)	SMS (%)	Display (%)	Sound quality (%)	Camera (%)	Music quality (%)	Durability (%)	Sensitivity (%)	Synchronisation (%)	Battery life (%)	Time in use (hrs:mins)	Charging time (mins)	Standby time (days) *	USB connection
Nokia N97	74	64	80	64	78	82	90	60	71	78	68	71	73	81	11:55	175	12.5	Micro
Apple iPhone 3G S 16GB	72	64	63	75	70	71	95	63	65	73	82	73	63	85	8:55	150	15	Proprietary
Apple iPhone 3G S 32GB	72	64	63	75	70	71	95	63	65	73	82	73	63	85	8:55	150	15	Proprietary
Nokia 5800 XpressMusic	72	64	79	59	67	82	92	61	67	78	70	72	73	72	7:50	100	15.5	Micro
Samsung I8910 HD Icon	72	60	71	59	73	75	92	61	66	67	87	74	67	87	9:55	160	14.5	Micro
Nokia 5730 XpressMusic	70	57	80	59	71	72	93	58	64	72	68	72	67	71	7:45	90	10.5	Micro
Blackberry 9500 Storm	69	64	60	37	82	85	92	61	60	65	79	73	63	79	6:20	130	10.5	Micro
Apple iPhone 3G 8 GB	68	62	63	74	70	62	95	64	63	71	50	74	63	79	7:45	115	15	Proprietary
Blackberry Bold 9000	68	53	56	55	86	76	92	63	59	70	65	79	63	68	5:30	210	10	Mini
LG KC910 Renoir	68	67	81	49	53	75	93	67	65	67	75	73	57	63	5:25	130	8.5	Proprietary
Nokia E75	68	58	71	61	78	66	95	59	68	75	30	74	67	74	7:35	95	10	Micro
Nokia N79	68	69	79	46	48	48	93	58	74	78	68	68	73	78	7:05	110	13.5	Micro
Nokia N86 8MP	68	52	81	54	48	57	95	59	73	72	81	75	67	77	9:15	150	10.5	Micro
Samsung Omnia Icon	68	59	62	43	70	78	82	61	67	71	69	71	62	87	9:05	220	18	Micro
Nokia N85	66	52	83	45	48	58	92	60	70	79	40	73	73	80	9:10	170	13.5	Micro
Samsung SGH-i900 Omnia	66	59	49	53	63	63	88	55	70	58	69	77	62	90	9:50	120	17	Proprietary
HTC Touch Diamond 2	65	55	61	50	71	55	92	62	57	57	70	81	62	77	6:40	110	10	Mini
LG GC900 Viewty Smart	65	62	68	37	56	66	93	62	65	68	73	72	66	65	6:30	145	10	Proprietary
Nokia 6710 Navigator	65	54	76	53	48	52	88	60	69	65	68	75	64	74	7:15	70	9	Micro
Nokia E52	65	62	67	55	48	54	90	61	68	65	40	76	67	91	14:30	125	17	Micro
Nokia E71	65	54	71	52	49	55	90	61	63	61	69	74	67	83	8:40	120	12.5	Micro
Sony Ericsson Xperia X1	65	59	71	45	72	72	92	63	64	55	40	73	62	83	7:55	185	13	Mini
HTC Hero	64	54	51	65	80	46	85	63	50	68	78	78	33	80	7:15	135	8.5	Mini
Sony Ericsson C905	63	62	79	51	38	39	88	64	64	70	81	76	48	61	5:45	110	10	Proprietary
HTC Magic	62	60	40	56	48	51	95	58	60	61	85	78	37	78	6:40	135	12	Mini
Sony Ericsson W995	62	49	77	40	40	47	92	61	67	70	68	75	53	75	6:50	115	10	Proprietary
Samsung S7350 Ultra S	61	49	79	39	48	66	90	63	61	60	69	72	43	58	5:45	125	9	Micro

USING THE TABLE Scores The overall score is made up of: Ergonomics: 8%; Ease of use: 8%; Web browser: 8%; Email: 8%; SMS: 8%; Display: 8%; Sound quality: 8%; Camera: 8%; Music quality: 8%; Durability: 7%; Sensitivity: 7%; Synchronisation: 7%; Battery life: 7%. **Features and operating system** See What to Look For, page 42. **Price** Recommended retail, as of December 2009.

image in different lighting situations. The resulting photo images are printed and rated for resolution, colour and noise. They also look at how easy the phone is to use in picture-taking mode.

Music quality Our testers measure the ability of the phone to perform as a music player. They test the phones with the headphones supplied as well as a set of reference headphones. They also assess how easy it is to navigate through playlists, music transfers, volume control and available memory.

Durability Our testers simulate falls from a table or out of a shirt pocket up to 25 times, as well as storing the phones in hot, damp conditions and carrying out a rain test.

Sensitivity They measure the phone's receiving sensitivity and sending power (particularly important in areas with poor network coverage) in both the 900MHz and 1800MHz GSM bands.

Synchronisation This score is based on how easy the phone is to use when working with contacts and information stored on another computer or online to keep contacts and messages up to date.

Battery life This is mainly based on the time-in-use result, but testers also consider the charging time and battery status warning.

SPECIFICATIONS

Standard headphone jack (mm)	Memory card slot	NextG support	Touchscreen/ Keypad/ QWERTY keyboard	Internal memory (GB) (>300MB)	Camera resolution (megapixels)	Specific absorption rate (SAR) (W/kg)	Operating system	Dimensions (mm, H x W x D)*	Screen display (mm, W x H)	Screen resolution (pixel x pixel)	Weight (g)	Contact	Price ($)
3.5	Micro-SD	√	√/–/√	32	5	0.66	Symbian	117 x 56 x 18	43 x 77	360 x 640	148	www.nokia.com.au	1129
3.5		√	√/–/–	16	3	0.72	iPhone 3.0	116 x 63 x 13	50 x 75	320 x 480	135	www.apple.com.au	879
3.5		√	√/–/–	32	3	0.72	iPhone 3.0	116 x 63 x 13	50 x 75	320 x 480	135	www.apple.com.au	1040
3.5	Micro-SD	√	√/–/–		3.2	0.99	Symbian	111 x 52 x 17	39 x 70	360 x 640	114	www.nokia.com.au	679
3.5	Micro-SD	√	√/–/–	16	8	0.43	Symbian	123 x 59 x 16	46 x 82	360 x 640	151	www.samsung.com/au	999
3.5	Micro-SD	√	–/√/√		3.2	1.01	Symbian	112 x 52 x 18	37 x 49	240 x 320	135	www.nokia.com.au	679
3.5	Micro-SD	√	√/–/–	1	3.2	0.67	Blackberry	113 x 62 x 15	50 x 66	480 x 360	158	au.blackberry.com	(A)
3.5		√	√/–/–	8	2	0.88	iPhone 3.0	116 x 63 x 13	50 x 75	320 x 480	133	www.apple.com.au	719
3.5	Micro-SD	√	–/–/√	0.8	2	0.84	Blackberry	114 x 68 x 16	56 x 37	480 x 360	138	au.blackberry.com	899
3.5	Micro-SD	√	√/–/–		8	0.59	Individual	108 x 56 x 17	39 x 65	240 x 400	112	www.lge.com/au	599
3.5	Micro-SD	√	–/√/√		3.2	1.2	Symbian	112 x 51 x 16	37 x 49	240 x 320	140	www.nokia.com.au	979
3.5	Micro-SD	√	–/√/–		5	1.4	Symbian	110 x 49 x 17	36 x 48	240 x 320	98	www.nokia.com.au	629
3.5	Micro-SD	√	–/√/–	8	8	0.76	Symbian	104 x 52 x 19	39 x 53	240 x 320	148	www.nokia.com.au	949
3.5	Micro-SD	√	√/–/–	8	5	0.17	Win Mobile 6.1	118 x 61 x 14	48 x 80	480 x 800	129	www.samsung.com/au	899
3.5	Micro-SD	√	–/√/–		8	0.85	Symbian	103 x 50 x 17	40 x 53	240 x 320	130	www.nokia.com.au	919
3.5	Micro-SD	√	√/–/–	16	5	0.67	Win Mobile 6.1	112 x 58 x 14	42 x 70	240 x 400	119	www.samsung.com/au	499
	Micro-SD		√/–/–	0.5	5	0.78	Win Mobile 6.5	108 x 54 x 14	42 x 70	480 x 800	135	www.htc.com/au	699
	Micro-SD	√	√/–/–	1.4	5	0.97	Individual	109 x 56 x 14	39 x 65	480 x 800	107	www.lge.com/au	799
3.5	Micro-SD	√	–/√/–		8	0.69	Symbian	105 x 51 x 18	39 x 53	240 x 320	123	www.nokia.com.au	629
3.5	Micro-SD	√	–/√/–		5	1.24	Symbian	116 x 50 x 11	37 x 49	240 x 320	94	www.nokia.com.au	589
2.5	Micro-SD	√	–/–/√		3.2	1.33	Symbian	114 x 59 x 13	48 x 36	320 x 240	130	www.nokia.com.au	779
3.5	Micro-SD	√	√/–/√		3.2	0.57	Win Mobile 6.1	111 x 52 x 19	39 x 65	480 x 800	158	www.sonyericsson.com	999
3.5	Micro-SD		√/–/–	0.5	3.2	1.21	Android	113 x 56 x 19	45 x 67	320 x 480	129	www.htc.com/au	799
	MS Micro	√	–/√/–		5	0.77	Individual	104 x 50 x 20	37 x 49	240 x 320	135	www.sonyericsson.com	749
	Micro-SD		√/–/–	0.5	3.2	0.95	Android	113 x 55 x 16	45 x 67	320 x 480	115	www.htc.com/au	899
3.5	MS Micro	√	–/√/–		8	1.18	Individual	97 x 49 x 17	39 x 52	240 x 320	114	www.sonyericsson.com	899
3.5	Micro-SD	√	–/√/–		8.1	0.38	Individual	109 x 52 x 15	34 x 57	240 x 400	115	www.samsung.com/au	549

TABLE NOTES * Rounded to the nearest half-day. **(A)** Vodafone plan. All phones on test: • have a HTML browser • have music playback • have a built-in GPS receiver except the Samsung S7350 Ultra S can record video except the Apple iPhone 3G 8GB • have FM except the Apple and Blackberry phones and the HTC Hero and Magic

STORY DENIS GALLAGHER

Doubling up

An extra handset adds versatility to your new home phone.

NUTSHELL

>> A cordless phone system with multiple handsets means you need never miss a call at home.

>> Significant differences in range may be a deciding factor in choosing a model for a large house or property.

The death of the landline has been predicted for several years now, yet sales for cordless home phones remain strong. CHOICE tested 15 of the latest models without answering machines to find out which are easy to use, deliver good quality sound and have a long range.

All the phones were tested with and scored for how easy it is to hook an additional handset up to the system. All models come with two handsets in the package except the Oricom ECO70-1, Siemens and Sagem phones, which were tested with a second handset of the same make and purchased separately. The effective range of the handset is the distance from the base station with the phone connection, not the charging base for the additional handset. >

WHAT TO BUY

Siemens Gigaset A580ip	BEST BUY	$180
Siemens Gigaset C380		$130
Panasonic KX-TG1312ALS		$70
Uniden XDECT 7015+1		$140

PRODUCT	PERFORMANCE										FEATURES						
Brand/model (in rank order)	Overall score (%)	Ease of use score (%)	Sound quality score (%)	Range score (%)	Battery life score (%)	Extra handset score (%)	Talk time (hours:minutes)	Standby time (days)	Recharge time (hours:minutes)*	Range (m)	Backlit keypad	GAP compatible	Handsets supported	Headset port	Hearing aid compatible (claimed)	Baby monitor	Phone book (names/dial numbers)
Siemens Gigaset A580ip	84	81	76	80	95	90	24	9	3:25	60	✓	✓	6		✓		9 / 1
Siemens Gigaset C380	82	85	70	95	70	90	24	4	3:40	75	✓	✓	4	✓	✓		9 / 1
Panasonic KX-TG1312ALS	79	83	75	55	96	85	22	10	5:30	35			2				9 / 5
Uniden XDECT 7015+1	79	80	68	70	96	80	22	10	12:50	50	✓		6	✓	✓ (A)		0 / 7
Panasonic KX-TG4382ALT	74	85	63	65	65	95	7	10	3:30	45	✓		2	✓			0 / 5
Uniden WDECT 3315+1	73	80	61	70	72	80	10:30	10	10:55	50	✓		4	✓	✓ (A)	✓	10 /
Uniden DECT 2015+1	73	82	62	60	81	80	15	10	2:50	40	✓		6		✓ (A)		0 / 7
Oricom ECO70-1	73	76	65	55	89	85	18:30	10	12:05	35		✓	5		✓		0 / 1
Oricom EC080-2	73	86	55	65	69	90	15	8	9:10	45		✓	4		✓		2 / 5
Panasonic KX-TG1812ALS	72	74	69	60	75	85	14:30	9	4:05	40			2				9 / 5
Sagem D86c (red)	72	77	70	60	74	85	21	6	4:55	40		✓	5			✓	9 / 2
Doro NEO BIO 20+1	71	82	51	60	81	75	15	10	1:40	40	✓	✓	6	✓			0 / 2
Telstra 8200+1	68	74	74	50	57	95	8	8	8:35	30			2		✓		0 / 2
Uniden DS5315+1	67	83	55	45	70	80	9:30	10	11:00	25	✓		8	✓	✓ (A)		0 / 7
Sagem D30T	60	71	58	55	36	85	7:30	4	0:20	35		✓	6			✓	0 / 1

USING THE TABLE Scores The overall score is made up of: Ease of use: 30%; Sound quality: 20%; Range: 20%; Battery life: 20%; Extra handset: 10%. **Features** See What to Look top right. **Handset supported** This shows how many extra handsets of the same model can be used. **Price** Recommended retail, as of December 2009. Unless noted, two handsets

WHAT TO LOOK FOR

Large, clearly marked keys and a **backlit keypad** can help in low light conditions. A **colour display screen** can be useful to read favorite contacts.

If a model supports **Generic Access Profile (GAP)**, you can use another handset that also supports GAP with your phone from any other manufacturer simply by plugging the handset into a power point. However, it should be noted that all the features and functions may not be available.

A **headset port** can be handy if you make long calls and want to continue a household task or jot down notes while talking.

Baby monitor Some models allow you to put the handset in another room and set it to monitor sounds such as a baby crying.

The **ability to page** from the base to the handset can be handy, particularly if you leave the phone lying around the house. All models except the Oricom ECO70-1 have this feature.

Handset ringer loudness and **maximum earpiece volume** are important issues to consider if you are hearing impaired.

Batteries While all cordless phones should come with rechargeable batteries, some models can use other AAA NiMH rechargeable batteries, which are less expensive and more readily available. Siemens claim their ECO DECT phones reduce power consumption by allowing the user to reduce transmission power when not in use.

Last number redial All the phones on test can recall at least the last three numbers dialled.

Hearing assistance While some models may claim to be hearing aid-friendly, only the Unidens include a telecoil that can couple with the telecoil in a hearing aid to help avoid interference. If you are hard of hearing, look for the models that provide extensive volume adjustment on the handset and a high handset speaker volume.

An **intercom call** is two-way, allowing a conversation to be carried out from one user's handset to another, while a **conference call** allows the caller to have more than one person listen in on a call.

SPECIFICATIONS

Hands-free	Conference calling	Handset ringer loudness (dB)	Adjustable ringer volume settings	Handset volume control settings	Maximum volume for handset on speaker (dB)	Maximum earpiece volume (dB)	Total rintones / polyphonic ringtones	Battery type	Can use other rechargeable NiMH batteries	Digital system (GHz)	Contact	Price ($)
√	√	81	6	3	75	90	15 / 5	2 x NiMH AAA	√	DECT 1.9	www.gigaset.com/au	180 (B)
√	√	79	6	3	73	83	15 / 5	2 x NiMH AAA	√	DECT 1.9	www.gigaset.com/au	130 (B)
	√	76	7	3	na	88	20 / 0	2 x NiMH AAA	√	DECT 1.8	www.panasonic.com.au	70
√	√	72	4	6	80	95	7 / 3	Batt pack NiMH		DECT 1.8	www.uniden.com.au	140
√	√	84	4	3	80	86	7 / 4	2 x NiMH AAA	√	5.8	www.panasonic.com.au	130
√	√	80	3	4	80	87	20 / 10	Batt pack NiMH		WDECT 2.4	www.uniden.com.au	110
√	√	74	4	6	70	96	7 / 4	Batt pack Ni-Cd		DECT 1.8	www.uniden.com.au	90
√		87	6	5	87	89	9 / 5	2 x AAA Ni-MH	√	DECT 1.8	www.oricom.com.au	49 (C)
√	√	89	6	5	86	89	9 / 5	2 x NiMH AAA	√	DECT 1.8	www.oricom.com.au	119
		86	7	3	na	88	20 / 0	2 x NiMH AAA	√	DECT 1.8	www.panasonic.com.au	100
√	√	74	6	5	78	87	10 / 7	Batt pack Li-ion		DECT 1.8	www.sagem.com.au	100 (D)
√		80	6	5	74	90	10 / 5	2 x NiMH AAA	√	DECT 1.8	www.doro.com.au	80
√	√	80	8	5	82	91	10 / 5	2 x NiMH AAA	√	DECT 1.8	www.telstra.com.au	90
√	√	72	4	6	78	94	7 / 4	Batt pack NiMH		5.8 FHSS	www.uniden.com.au	160
√		85	4	5	76	89	17 / 7	3 x NiMH AAA	√	DECT 1.8	www.sagem.com.au	50 (D)

uded in the price. **TABLE NOTES** * Times rounded to the nearest five minutes. **na** Not applicable. **(A)** With telecoil. **(B)** Price is for single phone; additional handset used is C38H 00). **(C)** Price is for the ECO70-1 ($100); additional handset used is ECO7050 ($40). **(D)** Price is for Sagem models on test; additional handset used is D30h ($40).

choice shopper

For the best deal, call CHOICE Shopper, 1300 360 655, with the model name and number, the price you want to beat and your CHOICE personal subscriber number. The full range of models on test may not be available in all states.

WHAT TO BUY

84% Siemens Gigaset A580ip

PRICE $180 (+ $100 for C38H handset)

GOOD POINTS

- Excellent range performance.
- Supports SMS.
- Alarm.
- Voice over Internet Protocol (VoIP) support.
- Equal-longest talk time.
- Out-of-range warning.
- Stores a total of 150 entries in the directory.

BAD POINTS

- No headset port.

82% Siemens Gigaset C380

PRICE $130 (+ $100 for C38H handset)

GOOD POINTS

- Highest measured range.
- Supports SMS.
- Alarm.
- Equal longest talk time.
- Out-of-range warning.
- Stores a total of 150 entries in the directory.
- Headset port.

BAD POINTS

- Shortest standby time measured.

BEST BUY

79% Panasonic KX-TG1312ALS

PRICE $70

GOOD POINTS

- Out-of-range warning.
- Alarm.
- Cheapest phone with extra handset on test.

BAD POINTS

- No headset port.
- No backlit keypad.
- No handset speaker mode.

79% Uniden XDECT 7015+1

PRICE $140

GOOD POINTS

- Out-of-range warning.
- Hearing aid-compatible with telecoil.
- Privacy mode.
- Headset port.

BAD POINTS

- None to mention.

ABOUT THE REST

The **Panasonic KX-TG4382ALT** and **Telstra** models have the easiest setup and use for the extra handset.

The **Uniden** models scores OK across all performance categories except the **DS5315+1**, which has the shortest range. The **WDECT 3315+1** is the only model on test that allows you to record a live conversation. Despite scoring comparatively well, we can't recommend the **DECT 2015+1** as it comes with a NiCad battery and you can't replace it with another type of battery pack.

The **Oricom** models are energy efficient and easy to use, but their sound is not as good as the recommended models.

While the **Panasonic KX-TG1812ALS** does not perform poorly, it lacks some useful features such as hands-free (speakerphone) and a mute button.

Both **Sagem** phones support SMS. The **D86c** has a colour screen and one of the longest talk times, while the **D30T** has the worst range of the phones on test.

The **Doro** has very good battery performance but poor sound quality.

HOW WE TEST

All models were tested at an external lab following a method developed by CHOICE, meeting strict quality standards.

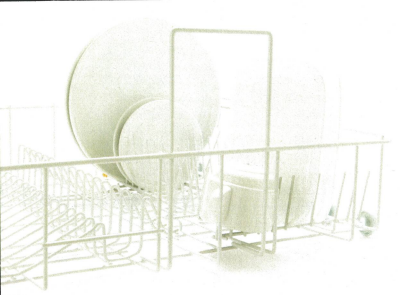
Ease of use Our testers consider factors such as clarity of the instruction manual, feel and comfort of the handset, whether the screen is easy to read and any other special features.

Sound quality They assess speech clarity and loudness, line noise and background noise reduction on each model, with a panel of three users making calls in a moderately noisy environment.

Range They take the phones outside a brick house while the base still has a direct line of sight, to measure how far they can have an intelligible conversation.

Battery life They set the phones to talk and standby (with a 10-day limit on standby), and time how long each setting runs from a full battery. They also time how long the phones take to recharge.

Extra handset They test how simple and easy is it to follow instructions and set up the extra handset, as well as locating the base station.



STORY MARTHA PSIROUKIS

Performance at a price

Dishwashers' water and energy efficiency is at the expense of good washing and drying.

NUTSHELL

>> Not one dishwasher on test achieves good scores all round.

>> We've changed our rating scale, as many models are not achieving good scores for a dishwasher's fundamental function: washing.

With depleting fossil fuel reserves, rising utility costs and the need for water conservation, it's important these days to choose energy- and water-efficient appliances. However, it's a false economy to choose models with excellent water and energy efficiency if they can't wash well, because the necessary pre-rinsing or rewashing will use more water, energy and detergent.

CHOICE testing indicates that more dishwashers are sacrificing good washing and drying performance for better energy and water efficiency. So, to bring the spotlight back to the basic function of a dishwasher – washing dishes clean – we've revised our rating scale, increasing the soil removal weighting to 55%, and weighting energy, water and drying performance equally at 15%.

Although no models on test achieve a score of at least 70% for every category, the models in our What to Buy list (below left) achieve good scores in at least three categories, and wash reasonably well. >

ACCESSIBILITY

An occupational therapist from the Independent Living Centre, NSW, assessed the newly tested models, and whilst none are ideal these are the better options:

- For upper limb dysfunction - the **Fisher & Paykel DishDrawers** and **Asko 5132SSXXL**.
- For the vision impaired - the **Electrolux ESF68040X**.
- For people with cognitive impairment - the **Fisher & Paykel DishDrawers**.
- For wheelchair users - the **Fisher & Paykel Single DishDrawer** mounted at the right height.

WHAT TO BUY

A Best Buy is a good performer from a brand with a good reliability record, and whose combined purchase price and running cost is among the lowest in the test.

STANDARD	
# Bosch Classic Electronic SMS50E12AU/07	$1249
# Dishlex DX301WK	$1009
# Westinghouse WDF901WA	$899
SLIMLINE/COMPACT	
Miele G 1102 SC	$1799
Smeg STA945-3	$1890
# Fisher & Paykel Single DishDrawer DD60SCW6	$1029

# Indicates a newly tested model.

choice shopper

For the best deal, call CHOICE Shopper, 1300 360 655, with the model name and number, the price you want to beat and your CHOICE personal subscriber number. The full range of models on test may not be available in all states.

HOW WE TEST

Washing performance CHOICE testers Petr Valouch and Mohamed Jawahir place equal amounts of egg yolk, spinach and baby cereal on plates, butter on saucers, tomato juice in glasses and tea in cups. They also put egg yolk and cereal onto cutlery, all of which are left to dry for 15-18 hours before being washed (using the sensor program if the machine has one, or normal cycle if not). Each machine is tested at least twice and the scores averaged. The score is based on the number of specks of food left on the dishes or the area of the larger stains. Often the program we choose is not the same as that used for energy and water rating labels – these tend to be eco programs, but most readers tell us they use the normal program.

Drying performance This score is based on the number of drops and/or streaks left on the dishes 30 minutes after the end of the wash.

Water and energy efficiency Testers also measure the amount of water and energy used and time taken.

WHAT TO BUY

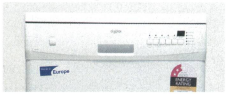
BEST BUY

STANDARD SIZE

78% Bosch Classic Electronic SMS50E12AU/07

PRICE $1249

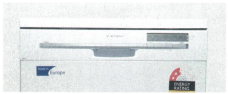
This equal-top performer and CHOICE's Best Buy has excellent water efficiency, is very energy-efficient and is good for washing. It's relatively quiet, cheap to run and has a child lock on the door. But it's only OK for drying and it has a long program time.



78% Dishlex DX301WK

PRICE $1009

This equal-top performer has high washing and drying scores and good water efficiency. It has a time-to-go display, easy-to lift top basket, child lockable controls and delay start. But it's only OK for energy efficiency and its dirt sensor makes no water, energy or time savings when washing cleaner crockery.



78% Westinghouse WDF901WA

PRICE $899

This equal-top performer is excellent for drying and good for washing and water efficiency. It has a child lock on the controls, but is only OK for energy efficiency, and its load sensor makes no savings when washing cleaner crockery.

WHAT TO LOOK FOR

Will your **normal dinnerware fit into the dishwasher** without crowding or hitting the spray arms? Take some everyday dishes, such as large dinner plates and tall glasses, to the store and check they both fit at the same time. Spin the spray arms to make sure they don't hit the plates and the glasses fit.

Auto program/dirt sensor are designed to optimise the amount of energy, water, time and temperature needed to get the dishes squeaky clean, saving on utilities and money in the long run. But our research shows they're not created equal, and very few actually work.

Easy-to-lift height-adjustable top basket Almost all top baskets are height-adjustable, but if it is an "easy-adjust" system you can do this without removing the basket and refitting it in a lower or higher position. Only a few can be adjusted when loaded.

Fold-down/removable plate racks can help when loading pots and awkward items. Fold-down types are easier as they don't need external storage space when not in use.

An anti-flood hose has an electric cut-off near the water tap connection, which means it stops leaks in the hose, not just in the machine. This hose is high-level protection.

A **half-load option** may save water, time and energy when washing half a load. With some models you can focus the wash to one basket. It's handy for washing a smaller load daily, so the dishwasher doesn't get smelly. Models with an auto-program/dirt sensor should automatically do this, but models with a tick in this column have a specific program or option.

Eco wash programs mostly save on energy by washing at lower temperatures, and are ideal for use with enzyme-based detergents.

Fast wash or glasses programs are suitable for lightly soiled dishes, or if you rinse first (which we don't believe you need to do).

Cutlery trays are no longer exclusive to Miele models. The Bosch SMU68M05AU/01 and LG LD-1420T2 also have one, and other brands may also be including them. These are good for large utensils, and cutlery can be grouped on the tray as you load the machine, making unloading easier (but you can do this with baskets too). They may be safer by reducing the risk of stabs from knives and forks in standard cutlery baskets (although you should place sharp ends down in these). Our results show they don't necessarily wash better than a cutlery basket. It's also worth noting that machines with cutlery trays tend to have shorter heights between racks, which may be a problem if you have tall glasses and larger plates – again, always check before buying.

Cutlery basket An anti-nesting grid helps stop the cutlery pieces from nesting. For added versatility, look for a cutlery basket that can be placed anywhere in the bottom basket.

A **concealed heating element** stops items being damaged if they fall through the basket – particularly plastics – and also means food cannot drop onto the element and cause a burning smell. All dishwashers on test except the Haier have one.

Controls and labelling The controls should be easy to use and the labelling intuitive and clear. Look for engraved or etched labels on stainless steel so they don't come off when cleaning. Only use a microfibre cloth or warm soapy water on bonded labelling.

SLIMLINE/COMPACT

74% Miele G 1102 SC

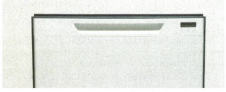
PRICE $1799

This slimline is good for washing, is water-efficient and very good at drying. Its top basket can be height-adjusted very easily when fully loaded, it's quiet, has a child lock on the door and a cutlery tray. But it's only OK for energy, is expensive to buy, and the sensor saves time and water but not much energy when washing cleaner items.

74% Smeg STA945-3

PRICE $1890

This fully integrated slimline is good for washing, drying and water efficiency, and does it all within in a short normal program time. However, it's only OK for energy efficiency, is expensive to buy and is noisier than most others on test.



73% Fisher & Paykel Single DishDrawer DD60SCW6

PRICE $1029

This single DishDrawer is excellent at drying, very water efficient and good for energy efficiency. It has delay start, time-to-go display, child lock on the controls and drawer, and height-adjustable cup racks. But it's only OK for washing and its internal height is limited – check your larger plates fit before buying, or consider the TallDrawer (fits 33cm plates).

ABOUT THE REST

Only the newly tested models are listed here. To find out more about machines tested previously, see the table on page 52 or refer to past dishwasher reports (*CHOICE*, July 2009 and February 2009).

The **Electrolux ESF68040X** has the highest washing score and very good drying performance. It has an easy-to-lift top basket (one side only), time-to-go display, delay start, plate warming and multi-tab function that stops the release of rinse aid and water softener when using an all-in-one detergent. But it's only OK for water and energy efficiency, is expensive to buy and run, and its dirt sensor saves no time, energy or water when washing cleaner crockery.

The **Westinghouse WDU903SA** is excellent at drying and very good for washing, but uses more water and energy to do so. It has a child lock on the controls, time-to-go display, easy-to-lift top basket and delay start.

The **Bosch LifeStyle Automatic SMU68M05AU/01** has excellent water efficiency, very good drying performance, good energy efficiency and is cheap to run (but expensive to buy). It's very quiet, has an easy-to-lift top basket, child lock on the controls, delay start, time-to-go display and dirt sensor that significantly saves time, energy, and water when washing cleaner crockery. However, it's only OK for washing.

The **Fisher & Paykel Double DishDrawer DD60DCW6** is very water efficient, excellent at drying and good for energy efficiency, but only OK for washing. It has a child lock on the controls and drawers (doors), delay start, time-to-go display, and each drawer can be run independently. The cup racks are height-adjustable, but the drawer height isn't and larger plates tend not to fit – check before buying. Single and single TallDrawer versions are available; see Slimline/Compact profiles, above.

The **Asko D5132SSXXL** has good washing and water efficiency scores. It has a child lock on the door and controls, delay start and time-to-go display. The top basket isn't height-adjustable, although it claims to have an extra tall internal cabinet. On the downside, it only scores 62% and 61% for drying and energy respectively, and has a very long program time. It also has a dirt sensor, but no water, energy or time savings are made when washing cleaner crockery.

The **LG LD-1420T2** is excellent at drying, very water-efficient and also good for energy efficiency. It's relatively quiet and cheap to run, has an easy-to-lift top basket, child lock on the controls, delay start, time-to-go display and a half-load option for either basket. But it only scores 65% for washing performance and its program time is very long.

The **Omega DW401XA-1** is a basic model that's excellent for water efficiency, is very energy-efficient and cheap to run. But it's poor for drying and only OK for washing, is noisy and has no fast wash option.

The **Bellissimo by Technika** is also a basic model that's excellent for water efficiency and is very energy-efficient, so it's cheap to run. But it's poor for drying and only OK for washing, and has no fast wash option.

The **LG LD-1415M1** is excellent for water efficiency, is very energy-efficient and very cheap to run. It has a child lock on the controls, easy-to-lift top basket, delay start and a time-to-go display, but is poor for washing and borderline for drying.

PRODUCT	PERFORMANCE										FEATURES		
Brand / model (in rank order within categories)	Overall score (%)	Washing performance score (%)	Water efficiency score (%)	Drying performance score (%)	Energy efficiency score (%)	Water used (L)	Energy used (kWh)	Noise (dB)	Cycle time (minutes)	Auto-program / dirt sensor	Easy to lift height-adjustable top basket	Fold-down / removable
STANDARD SIZE												
# Bosch Classic Electronic SMS50E12AU/07 (A)	78	75	94	59	89	12	0.66	41	151	-/-		F
# Dishlex DX301WK	78	80	71	92	62	21	1.57	48	114	√/√	√	F
# Westinghouse WDF901WA (B)	78	79	77	92	61	19	1.60	49	104	-/√		
Asko D3122	77	74	82	97	60	17	1.63	50	148	-/-		
Bosch LifeStyle Automatic SMS63M08AU (C)	77	67	96	93	76	12	1.10	37	125	√/√	√	F
Dishlex DX103WK	77	78	72	95	57	21	1.73	48	113	-/-		
# Electrolux ESF68040X (D)	77	83	63	89	60	24	1.63	44	115	√/√	√	F
# Westinghouse WDU903SA	77	81	63	93	59	24	1.68	48	117	√/√	√	F
Dishlex DX203WK	76	74	81	91	66	17	1.44	50	100	-/-		
# Bosch LifeStyle Automatic SMU68M05AU/01 (E)	74	64	94	88	75	12	1.12	38	133	√/√	√	F
Electrolux EX601SC	74	78	66	81	59	23	1.65	45	115	√/√		F
Miele G 1143 SC	74	78	69	77	58	22	1.71	42	145	√/√	√	F
Whirlpool ADP7000	74	75	84	51	81	16	0.93	53	130	-/-	√	F
# Fisher & Paykel Double DishDrawer DD60DCW6	73	64	86	94	72	15	1.22	49	113	-/-	na (K)	F
Whirlpool ADP6000WH	73	64	84	92	79	16	1.02	49	149	-/-	√	F
# Asko D5132SSXXL	72	76	76	62	61	19	1.59	45	181	√/√		F
Blanco BFD10X	72	65	86	91	64	15	1.49	43	105	√/√	√	F
Fisher & Paykel DW60DDX1	72	69	88	78	64	15	1.49	36	147	√/√	√	F
# LG LD-1420T2	72	65	82	91	70	17	1.31	41	183	√/√	√	F
Miele G1173SCVi	72	73	76	82	57	19	1.74	45	143	√/√	√	F
Smeg SA8210X7	72	75	80	59	67	18	1.40	47	101	-/-	√	F
Asko D3132	71	63	98	79	66	11	1.43	46	171	√/√		F
Blanco BFD9W	71	68	83	74	64	16	1.51	45	103	√/√	√	F
Smeg SA8605 X	71	76	77	55	64	19	1.50	47	105	-/-	√	F
Baumatic BAD6002	70	61	85	78	83	16	0.88	53	135	-/-	√	F
Miele G 1023	70	67	77	81	65	19	1.48	43	134	√/√	√	F
Omega DW601XA	70	62	85	68	83	16	0.87	54	135	-/-		F
Ariston LV645A (F)	69	61	89	72	74	14	1.17	49	95	-/-		F
# Omega DW401XA-1 (G)	69	68	92	38	81	13	0.93	51	114	-/-		F
LG LD1420T1 (F)	68	63	79	80	60	18	1.63	44	161	√/√	√	F, R
LG LD-1204W1 (F)	67	62	83	50	88	16	0.71	46	110	-/-		F
# Bellissimo by Technika TBD4SS-4	66	62	94	39	81	12	0.93	54	115	-/-		F
Blanco BFD8W	65	64	88	38	75	15	1.13	44	126	-/-	√	F
Blanco BFD 5W	63	50	99	71	69	11	1.35	42	66	-/-	√	F
Haier HDW100WHT (H)	63	53	97	40	89	11	0.67	55	96	-/-		
Fisher & Paykel DW60CDW2	62	58	83	45	75	16	1.14	50	108	-/-	√	F
# LG LD-1415M1	58	42	90	51	89	14	0.68	50	110	-/-	√	F
SLIMLINE / COMPACT												
Miele G 1102 SC (F)	74	73	75	89	63	16	1.27	41	130	√/√	√	F, R
Smeg STA945-3 (F)	74	78	75	70	61	15	1.21	51	94	-/-		F
Fisher & Paykel Single DishDrawer DD60SCW6 (J)	73	64	86	94	72	8	0.61	49	113	-/-	na (K)	F
Ariston LL42 (F)	65	61	85	60	65	12	1.11	50	100	-/-		

SPECIFICATIONS									COSTS		
Half-load option	Eco wash	Fast wash	Dimensions (cm, H x W x D)	Water connection	Place settings	Type*	Colour*	Contact	Running cost ($ / 10 years)	Running cost + price ($)	Price ($)*
✓		✓	82 x 60 x 57	C rec	14	FW	W	www.bosch.com.au	452	1701	1249
	✓	✓	82 x 60 x 60	C rec	12	FW	W	www.dishlex.com.au	1050	2059	1009
	✓	✓	82 x 60 x 57	C rec	12	FW	W	www.westinghouse.com.au	1059	1958	899
	✓	✓	82 x 60 x 57	C rec	14	BI	W	www.asko.com.au	1075	2574	1499
✓		✓	82 x 60 x 60	C only	14	FW	SS	www.bosch.com.au	722	2471	1749
	✓	✓	85 x 60 x 61	C rec	12	FW	W	www.dishlex.com.au	1148	1887	739
	✓	✓	82 x 60 x 57	C rec	12	FW	SS	www.electrolux.com.au	1102	2581	1479
	✓	✓	82 x 60 x 59	C rec	12	BI	SS	www.westinghouse.com.au	1131	2350	1219
	✓	✓	82 x 60 x 58	C rec	12	FW	W	www.dishlex.com.au	976	1825	849
✓		✓	82 x 60 x 57	C rec	15	BI	SS	www.bosch.com.au	738	2637	1899
	✓	✓	82 x 60 x 58	C rec	12	BI	SS	www.electrolux.com.au	1128	2767	1639
		✓	85 x 60 x 60	H or C	12	FW	W	www.miele.com.au	1140	2939	1799
✓		✓	82 x 60 x 54	C or H	12	BI (FI)	FI	www.whirlpool.com.au	686	1785	1099
✓	✓	✓	82 x 60 x 58	C rec	12	BI	W	www.fp.com.au	824	2623	1799
	✓		85 x 60 x 58	H or C	12	FW	W	www.whirlpool.com.au	711	1410	699
	✓	✓	86 x 60 x 57	C rec	14	BI	SS	www.asko.com.au	1057	2856	1799
	✓	✓	82 x 60 x 57	C rec	13	FW	W	www.blanco-australia.com	997	2896	1899
	✓ (L)	✓ (L)	82 x 60 x 60	C rec	14	FW	SS	www.fp.com.au	1048	2728	1680
✓	✓	✓	82 x 60 x 60	H or C	14	FW	SS	www.lge.com.au	873	2422	1549
		✓	81 x 60 x 57	H or C	12	BI (FI)	FI	www.miele.com.au	1171	3070	1899
✓	✓		86 x 60 x 57	C rec	12	FW	SS	www.smeg.com.au	934	2324	1390
	✓	✓	82 x 60 x 57	C rec	14	BI (SI)	W	www.asko.com.au	947	2696	1749
	✓	✓	82 x 60 x 57	H or C	13	FW	W	www.blanco-australia.com	1009	2608	1599
✓	✓		86 x 60 x 57	H or C	14	BI	W	www.smeg.com.au	998	2688	1690
✓		✓	85 x 60 x 60	C only	12	FW	W	www.baumatic.com.au	605	1704	1099
		✓	85 x 60 x 60	H or C	12	FW	W	www.miele.com.au	985	2184	1199
		✓	85 x 60 x 58	C rec	12	FW	SS	www.omega.com.au	612	1482	870
	✓	✓	82 x 60 x 57	C rec	12	BI	SS	www.aristonchannel.com	795	1794	999
✓			86 x 60 x 58	H or C	12	FW	SS	www.omega.com.au	625	1524	899
✓	✓	✓	85 x 60 x 60	H or C	14	FW	SS	www.lge.com.au	1076	2742	1666
✓	✓	✓	85 x 60 x 60	H or C	12	FW	W	www.lge.com.au	512	1488	976
✓		✓	85 x 60 x 58	C rec	12	FW	SS	www.technika.com.au	624	1814	1190
	✓	✓	82 x 60 x 57	C rec	13	FW	W	www.blanco-australia.com	785	2084	1299
✓	✓	✓	82 x 60 x 60	C rec	14	FW	W	www.blanco-australia.com	874	2173	1299
		✓	85 x 60 x 60	H or C	12	FW	W	www.haier.net.au	458	1007	549
	✓	✓	85 x 60 x 60	C rec	12	FW	W	www.fp.com.au	770	1809	1039
✓	✓	✓	82 x 60 x 60	H or C	14	FW	SS	www.lge.com.au	485	1434	949
		✓	85 x 45 x 60	H or C	10	FW	W	www.miele.com.au	844	2643	1799
	✓		82 x 45 x 55	H or C	9	BI (FI)	FI	www.smeg.com.au	801	2691	1890
✓	✓	✓	41 X 60 X 57	C rec	6	BI	W	www.fp.com.au	412	1441	1029
	✓	✓	85 x 45 x 60	C rec	9	FW	W	www.aristonchannel.com	749	1998	1249

USING THE TABLE Scores The overall score is made up of: Washing performance: 55%; Drying performance:15%; Water efficiency: 15%; Energy efficiency: 15%.
Noise All the dishwashers are fairly quiet, but a difference of 3dB is noticeable to the human ear.
Features See What to Look For, page 50.
Water connection H or C You can connect the dishwasher to hot or cold water. **C rec** The manufacturer recommends connecting to a cold tap, and the dishwasher heats the water itself (all dishwashers have a heater). **C only** You can only connect the dishwasher to a cold tap. **Type FW** Freestanding, with a worktop (can generally be inbuilt as well). **BI** Built-in – might not have top or side panels; must be enclosed and anchored to prevent it from tipping forward when fully loaded and dish racks are pulled out. **SI** Semi-integrated – you fit a panel to the door under the controls' fascia to match the rest of your kitchen cupboard doors. **FI** Fully integrated – the whole front of the machine can match your kitchen, with controls hidden inside the door.
Running costs This is an estimate of how much the dishwasher will cost over 10 years for water and electricity if you wash a full load every day using a normal or auto-sensing cycle, based on 17c per kWh for electricity and $1 per 1000L water. It also includes any power used when switched off.
Price Recommended retail, as of November 2009.

TABLE NOTES
# Indicates a newly tested model. ***** Where possible, we've listed the white model code and price. Most models are available in other colours, finishes or types. Where the model numbers are different we've listed them below. The colour given for SI models is for the control panel. **SS** Indicates any metallic or metallic-look finish; not all models are actually stainless steel. **na** Not applicable – only has one drawer or two separate drawers whose height doesn't affect the other. **(A)** The Bosch SMU50E15AU ($1399) is technically similar and would perform the same on the test program. **(B)** The Westinghouse WDF902 is technically similar and should perform the same on the test program; $1009 in white. **(C)** The Bosch SBV63M00AU ($2049) and Bosch SMS65M15AU ($1679) are technically similar and should perform the same on the test program. But the latter has limited distribution and may be hard to find. **(D)** The Electrolux ESF68060X ($1379), and Electrolux ESF65060X ($1269) are technically similar and should perform the same on the test program. **(E)** The Bosch SMS68M02AU ($1749) is technically similar and should perform the same on the test program. **(F)** Discontinued, but may still be available in some stores. **(G)** Replaced by DW402XA with 14 place settings, 4 star water and 3 star energy, and no half load. Similar models include: DW402WA, PL402XA, DW602WA, DW602XA. Differences include type, colour and features. **(H)** The Haier HDW101WHT is technically similar and should perform the same on the test program. **(J)** Single TallDrawer version fits 33cm plates; Performance is expected to be the same. **(K)** Has height-adjustable cup racks. **(L)** Cannot be selected by user – wash cycle is chosen by auto-sensing program.

STORY REBECCA GATTO

Chemical-free cleaning

Keep your regular household cleaning simple and green with a microfibre cloth and a spray of water.

NUTSHELL

>> Ten all-purpose microfibre cloths on test, as well as one biodegradable cloth.

>> Using microfibre cloths reduces environmental impact by minimising the need for chemical cleaners – not to mention being an economical way to clean.

Among the claims of microfibre cloths are "cleans without chemicals", "super absorbent" and "removes even the toughest grease" – and chemical-free cleaning is certainly a good way to live greener at home. A US study found that conventional cotton cloths reduce the number of bacteria by only 33%, whereas microfibre materials reduce this number by about 99%. They allow you to stop using multiple disinfectants and detergents, and as they're claimed to be hypoallergenic they can also provide health benefits if you suffer from allergies or asthma.

CHOICE tested 10 microfibre cloths, ranging in price from $2 to $9 per pack, with a couple coming in a pack of three. Multipurpose chemical cleaners may be cheaper to buy, however if microfibre cloths are used in the correct way they will last longer and will make cost savings over time.

Microfibre cloths are best used for regular cleaning, and our results found they can clean most surfaces without chemicals. However, if you use them for a major clean, don't throw away all your chemical cleaners as the build-up of stubborn residues may be difficult to remove with a microfibre cloth and water alone.

HOW WE TEST

For this test, CHOICE uses a professional cleaning service. Their expert tester follows our scientific test method to trial the cloths on the same kitchen, bathroom and dusting surfaces over the duration of the project.

He uses the cloths dry for dusting, and for kitchen and bathroom surfaces he sprays water as needed on the surface and then wipes dry. A range of surfaces for each cleaning area are tested and an average is calculated. Results show that while a couple of the cloths work well on a large number of the tested areas, most are only good for a couple of cleaning purposes - see the table, 56, for more.

ABOUT THE REST

All other microfibre cloths on test performed borderline to OK overall, with a few achieving good scores on various surfaces.

The **Oates** microfibre cloth is one of the more expensive cloths on test but had the lowest overall score, performing poorly on bathroom, mirror and stainless steel surfaces.

See the table, page 56, for performance indicators on each product – you may find a lower-scoring cloth that performs fine for specific cleaning purposes.

What is microfibre?

Microfibre cloths are made of minute synthetic fibres that are split in such a way to lift dirt, dust and moisture from surfaces and trap particles. By comparison, ordinary cotton cloths only move dirt and dust from one point to another. Microfibres are made from a blend of polyester and polyamide (nylon); the best ratio is 80%:20% respectively to give you a long-lasting and absorbent cloth. Polyester makes the cloth strong and durable, while polyamide makes the microfibre absorbent.

When it comes to cleaning your microfibre cloth, more care is required than you would give a regular cloth. Wash them in warm, soapy water after use, as this will release the trapped dirt and dust. Using fabric softener is not recommended as it can become trapped in the fibres, making the cloth hard and affecting its cleaning performance. In most cases, drying in the clothes dryer is also not recommended. >

WHAT TO BUY

76% White Magic Ultra Microfibre Cloth WM-MFG

PRICE $7.65

GOOD POINTS

- Best performer with a good overall score.
- Very good for kitchen, bathroom and stainless steel surfaces.
- Good for dusting and good on mirror surfaces.
- Very good for picking up dirt/dust, cleaning grime/grease and leaving behind no streaks/smudges.
- Good for leaving behind no lint.
- Very absorbent, leaving surfaces looking dry.
- Comparatively large cloth.

BAD POINTS

- Small amount of lint left behind on glass and ceramic.
- Comparatively expensive.

61% Vileda Microfibre All Purpose Cloth 4007771

PRICE $2.99

GOOD POINTS

- Good for kitchen and bathroom surfaces and for dusting, and good on mirror surfaces.
- Good for picking up dirt/dust, cleaning grime/grease and leaving behind no lint.
- Polishes surfaces when dry.

BAD POINTS

- Only OK overall score.
- Poor for stainless steel.
- Poor for leaving behind no streaks/smudges.
- Pick-up pockets will flatten out over time.

61% Décor All Purpose Cleaning Power Microfibre 151100

PRICE $3.99

GOOD POINTS

- Very good for bathrooms and very good on mirror surfaces.
- Good for dusting.
- Good for picking up dirt/dust, cleaning grime/grease and leaving behind no lint.
- Reasonably streak-free finish.

BAD POINTS

- Only OK overall score.

If used correctly, microfibre cloths should last longer and so make cost savings over time compared with cheaper multi-purpose chemical cleaners

FIRST LOOK

Natural, but no good

New on the market is an environmentally-friendly range of cleaning cloths from Vileda. Sustainability is the focus of the Vileda Naturals range, with the cloths being made from renewable materials.

CHOICE tested the Vileda Naturals All Purpose Cloth ($2.69) and overall we were unhappy with its cleaning performance. However, as it's not a microfibre cloth we can't directly compare its performance to other products in this test. It generally performed well on bathroom surfaces, OK for dusting and OK for mirrors, but was poor on kitchen and stainless steel surfaces. When cleaning, it cannot handle grease, leaves behind lint and streaks and still relies on chemicals, cleaning only a few surfaces without them.

Chemicals are not required for regular cleaning if you use a microfibre cloth

CLEANING WITH MICROFIBRE

- Use the cloth dry for dusting. This will leave the surface looking clean and polished. If there's too much dust to use the cloth dry, use a damp cloth and then wipe the surface dry.
- On kitchen and bathroom surfaces, it's generally recommended to use the cloths damp, however we found you can achieve a better result if you use a spray bottle to spray water as needed on the surface and wipe dry with the microfibre cloth. Using a damp cloth can leave behind streaks.
- Use a different cloth for kitchen, bathroom and dusting surfaces. Mark or colour-code the cloths to ensure they don't get mixed up. The Glitz and Silver Clean microfibre cloths come in a pack of three.
- A large cloth will allow you to clean a larger surface area before a fresh one is needed. The White Magic and Work Force microfibre cloths are comparatively large and both made our What to Buy list (page 55).
- Some microfibre cloths may irritate you if you have a sensitive touch. If this is the case, wear rubber gloves when using them.
- Look for a blend of 80% polyester and 20% polyamide – research suggests this will give you a long-lasting and absorbent product. A few cloths on test state they have this blend; one is 70:30, but this didn't appear to make any difference to cleaning performance.
- Cleaning with disinfectants and detergents has been embedded in our mentality as essential for effective cleaning. If you use a microfibre cloth for regular cleaning, these chemicals are generally not required. However, if you're not getting good results with just water and a microfibre cloth on particularly dirty surfaces, using only a very small amount of cleaning product along with a microfibre cloth will still give you a high-quality clean.

PRODUCT	PERFORMANCE						SPECIFICATIONS	
Brand/model (in rank order)	Overall score (%)	Kitchen	Bathroom	Dusting	Mirrors	Stainless steel (stove top, oven, fridge)	Number of cloths per pack	Price per cloth ($)
MICROFIBRE CLOTHS								
White Magic Ultra Microfibre Cloth WM-MFG	76	√	√	√	√	√	1	6.50
Décor All Purpose Cleaning Cloth Power Microfibre 151100	61		√	√	√		1	3.99
Vileda Microfibre All Purpose Cloth 4007771	61	√	√	√	√	×	1	2.99
Work Force Microfibre Cleaning Cloth 75335	58	√	√				1	3.00
Glitz Microfibre All Purpose Cloth	57		√	√			3	2.99
Scotch Brite High Performance Cleaning Cloth	57		√		√		1	6.75
Mr Clean Micro Magic Microfibre Cloth PB38	53		√				1	2.00
Chux All Purpose Microfibre Cloth CAMC1/6.1.D	51		√		√	×	1	3.59
Silver Clean Microfibre All Purpose Cloth SC125	48				×		3	1.33
Oates Microfibre General Cleaning Cloth MF-007	46		×		×	×	1	3.99

USING THE TABLE Scores The overall score is achieved by adding up the scores of performance questions in the questionnaire, as completed by our external expert tester. **Performance** Kitchen, bathroom, dusting and stainless steel scores are an average result, calculated over a range of surfaces. Good and very good performances receive a tick (√); poor and very poor performances receive a cross (×). Blank areas indicate a fair cleaning performance. **Price** Recommended retail or price paid, as of January 2010.

ULTRA PLUS!

STORY CHRIS BARNES

Powerful pick-up

CHOICE reveals which expensive vacuum cleaners earn their keep.

NUTSHELL

>> 11 vacuum cleaners on test, priced from $601 to $1098.

>> For picking up pet hair, a model with a power head is your best option.

Is it really worth spending up to $1000 (or more) for a vacuum cleaner? CHOICE testing over the past several years has shown that mid-priced vacuums – between $250 and $600 – offer the best value for money. More expensive models, such as the ones on test, don't necessarily remove dirt from carpet any better than the mid-priced models and aren't always easier to use. However, one major difference has begun to emerge: the expensive models are much more likely to have power heads included, which can be the best choice for households with fur-shedding pets.

Power to the pet hair

Pet hair can be a real challenge for vacuum cleaners, which is why we include it in our tests. Cats and dogs shed their fur pretty much continuously, and loose hairs cling tenaciously to carpet and furniture fabric, often working their way into the weave of the material. Our tests indicate power heads, with their motorised rotating brushes, are the most effective at removing pet hair from carpet. Turbo heads are usually less effective – often no better than standard heads. If you only have hard floors, a standard head is all you need.

If you have a lot of pet hair to pick up, a pet hair mitt is a good option for cleaning particularly messy areas before finishing the job with the vacuum. See our free report online at **www.choice.com.au** (search for "mitt"). >

WHAT TO BUY

Electrolux Ultraone Z8871P	$799
Miele TotalCare 5000 S5781 + SEB216 Power Head ($899 + $199 for optional power head)	$1098
Miele S5981 HEPA + SEB 217 Power Head	$999
Dyson DC22 Motorhead	$899

HOW WE TEST

Dirt removal from carpet Our tester, Peter Horvath, pre-loads the vacuum cleaners with artificial household dust, embeds sand evenly into a section of carpet and vacuums it to a set pattern and speed. The sand collected is then weighed and recorded as a percentage of the sand applied; this is done twice for each model and the results averaged. He rates all models based on the dirt pick-up performance from carpet using the standard cleaning head.

Ease of use is based on how easy it is to manoeuvre the cleaner and move the cleaning head on the carpet and under low furniture; how difficult it is to empty and change the dirt receptacle; the operation of the controls; and how easy the supplied accessories are to use and store.

Cleaning corners and edges Sand is spread into a right-angled corner and vacuumed to see how close to the corner each cleaner is able to pick up dirt using the standard cleaning head.

Pet hair removal Peter embeds cat hair into the carpet and vacuums it to a set pattern and speed in exactly the same way as the dirt pick-up test. He rates the results based on how much cat hair is left behind after the test. Where supplied, Peter uses a turbo brush or power head; otherwise, he uses the standard cleaning head.

Scratch test For uprights, the cleaning head is set to the hard floor setting to stop the brush from rotating; for barrels, Peter uses the hard floor tool or standard cleaning head set to hard floor. He then runs the head back and forth over a lacquered fibre board 50 times and checks for scratch marks. No model on test left scratch marks; this is typical for most vacuums these days so this result isn't part of the overall score.

Noise is measured at the user's position at maximum power setting. Some models emit a high-pitched whistle that can be irritating, even though they may not be louder than others.

CHOICE ONLINE

For details about the vacuum cleaners that didn't make our What to Buy list, go to **www.choice.com.au/vacs**

WHAT TO BUY

85% Electrolux Ultraone Z8871P

PRICE $799

GOOD POINTS

- Very good at picking up dirt from carpet.
- Very good at cleaning corners and along edges.
- On-board storage for all tools.
- Variable power.
- Excellent reach from the power point.
- Excellent controls.
- Excellent at removing pet hair.

BAD POINTS

- Heaviest vacuum on test.
- Paper bag is a little fiddly to remove/replace.

82% Miele S5781 TotalCare 5000 + SEB216 Power Head

PRICE $1098 ($899 plus $199 for optional power head)

GOOD POINTS

- Very good at picking up dirt from carpet.
- Good at cleaning corners and along edges.
- On-board storage for all tools.
- Variable power.
- Very good reach from the power point.
- Excellent controls.
- Excellent at removing pet hair.

BAD POINTS

- Very difficult to change the setting from carpet to hard floor (and vice versa) on the standard head.
- Hose feels flimsy and crimps easily.
- Note: we previously tested the S5781 without the optional power head; this time we tested it with the power head.

82% Miele S5981 HEPA + SEB 217 Power Head

PRICE $999

GOOD POINTS

- Very good at picking up dirt from carpet.
- Good at cleaning corners and along edges.
- On-board storage for all tools.
- Variable power.
- Very good reach from the power point.
- Excellent controls.
- Excellent at removing pet hair.

BAD POINTS

- Very difficult to change the setting from carpet to hard floor (and vice versa) on the standard head.

PRODUCT	PERFORMANCE						FEATURES					SPECIFICATIONS	
Brand / model (in rank order)	Overall score (%)	Dirt removal from carpet score (%)	Ease of use score (%)	Cleaning corners and edges score (%)	Pet hair removal score (%)	Noise (dBA)	Power head / turbo brush	Crevice / upholstery tool / dusting brush	On-board storage	Variable suction control	Variable power	Type	Power (W, measured)
Electrolux Ultraone Z8871P	85	89	76	80	100	69	√ / -	√/√/√	√	√	√	Barrel	1680
Miele S5781 TotalCare 5000 + SEB216 Power Head	82	84	74	75	100	70	√ (A) /√	√/√/√	√	√	√	Barrel	1750
Miele S5981 HEPA + SEB217 Power Head	82	84	74	75	100	71	√ / -	√/√/√	√	√	√	Barrel	1750
Dyson DC22 Motorhead	80	71	79	86	100	76	√ / -	√/√/√	√			Barrel	1030
Electrolux Twinclean Z8273	79	71	83	78	90	74	- / √	√/√/√	√ (B)	√	√	Barrel	1610
Miele S7580 Autocare HEPA	77	87	61	62	100	74	√ / -	√/√/√	√		√	Upright	1510
Wertheim X3000	76	71	78	59	100	73	√ / -	√/-/√				Barrel	1280
Dyson DC29	74	80	79	75	50	74	- / -	√/√/√	√	√		Barrel	1290
Bosch Home Professional BSG8PRO1AU/10	73	82	75	70	50	68	- / -	√/√/√		√	√	Barrel	1830
LG Kompressor Plus VK9820UH	72	66	82	70	70	72	- / √	√/√/√	√ (C)	√	√	Barrel	1590
Hoover Slalom Pets SL8123	71	73	61	65	90	80	√ / -	√/-/√	√			Upright	990

USING THE TABLE Scores The overall score is made up of: Dirt removal from carpet: 40%; Ease of use: 30%; Cleaning corners and edges: 15%; Pet hair removal: 15%. All models score 100% in the scratch test hair for testing supplied by Woof Cat & Dog Grooming, Bondi. **Noise** For comparison, a typical conversation is carried out at about 60dB, while city traffic is measured at 80dB. **Features** See What to Look For, top **Measured power** Higher power doesn't guarantee better cleaning performance, as the table shows. **Running cost per year** Based on one hour's use per week. **Price** Recommended retail, as of December 200

80% Dyson DC22 Motorhead

PRICE $899

GOOD POINTS

- Good at picking up dirt from carpet.
- Very good at cleaning corners and along edges.
- On-board storage for all tools.
- Good reach from the power point.
- Excellent bin, easy to empty.
- Excellent at removing pet hair.

BAD POINTS

- High-pitched noise can be irritating.

WHAT TO LOOK FOR

Light, quiet and easy to manoeuvre If you can, try out a vacuum in the shop to see if it's all these things over both carpet and hard surfaces. A long cord so you're not changing power points, as well as a neat, compact design for easy storage, are also desirable.

A turbo head has a rotating brush driven by airflow, and a **power head** uses an inbuilt motor. While both are supposed to enhance cleaning performance, power heads are more effective in the main, particularly when picking up pet hair. However, these heads are usually larger and bulkier than a standard cleaning head and usually only included as a standard item on expensive vacuum cleaners. All but the Dyson DC29 and Bosch have a power or turbo head (or both) – see the table, below. The Miele S5781 TotalCare 5000 doesn't come with a power head as standard, but the SEB216 power head is available as an optional extra.

Adjustable head height allows you to adjust the height of the bristles on the cleaning head to the length of the carpet pile or for when you're vacuuming hard surfaces.

Tools The standard tools to check for are dusting, crevice and upholstery brushes. Having on-board storage makes it easier to find them when you need them.

Variable power/suction allows you to lower the suction for delicate jobs, such as cleaning curtains.

A telescopic wand lets you adjust the wand to suit your height, so you don't have to bend too much.

HEPA filter This stands for high-efficiency particulate air filter – an international standard for filters that trap particles – which can help if you have asthma or a dust allergy or sensitivity. Unfortunately, it's quite difficult to determine the quality of HEPA filtration, so also look at other aspects that help keep allergens down, such as the quality of the connections between the hose and the body of the vacuum cleaner. All but the Dyson DC29 have HEPA filters.

Dust collector The vacuum cleaners on test have either a bin or bag, and none are particularly difficult to empty. The advantage of a bin over a bag is that it has no ongoing costs. The top three models in this test use bags, while the other recommended model, the Dyson DC22 Motorhead, has a bin.

	Weight (kg)	Measured dust collector volume (L)	Cost per bag ($) *	Contact	COSTS: Running cost per year ($)	COSTS: Price ($)
	10.1	2.7	4.30	www.electrolux.com.au	14.90	799
	8.4	2.7	5.00	www.miele.com.au	15.50	1098
	9.0	2.7	5.00	www.miele.com.au	15.50	999
	8.2	0.5	na	www.dyson.com.au	9.10	899
	9.0	1.4	na	www.electrolux.com.au	14.20	799
(D)	9.8	4.6	5.50	www.miele.com.au	13.30	999
	9.6	1.3	na	www.godfreys.com.au	11.30	899
	8.1	1.0	na	www.dyson.com.au	11.40	629
	8.4	3.0	4.70	www.boschappliances.com.au	16.20	799
	8.9	1.9	na	www.lge.com.au	14.10	999
(E)	8.5	1.2	na	www.hooverfloorcare.com.au	8.80	601

LE NOTES * For branded bags, usually available in packs of three, four or five, often also including cement filters. **na** Not applicable. **(A)** Optional power head. **(B)** For two tools only. **(C)** For one tool only. m with hose. **(E)** 13m with hose.

MIELE UPRIGHT

From early 2010, Miele upright vacuum cleaners, until recently only found in Europe and the US, will become available in Australia. Miele Australia allowed us to buy one of their first samples in the country for this test. They will release a base model, the S7210 in black, and a more fully-featured version, the S7580 in metallic red; we tested the latter. The two models are very similar but the S7580 has more control features, LED lights in the floorhead and active HEPA filtration.

CHOICE verdict: the Miele S7580 is very good at removing dirt from carpet and excellent at picking up pet hair. It has excellent reach from the power point and its controls are very easy to operate. However, it's tiring to move over carpet due to its heavy handle, and it's not easy for cleaning under low furniture due to the high cleaning head (although the handle can be lowered to ground level). It's a good performer overall, and if you're in the market for an upright vacuum cleaner, the Miele is definitely worth considering.

STORY MATTHEW STEEN

Better boxes

Changes to set-top boxes have significantly improved their performance.

NUTSHELL

>> On test: 20 new high definition set-top boxes.
>> Newer models have better tuners and lower standby energy, without costing any more.

When we last tested set-top boxes (*CHOICE*, February 2009), the results were so disappointing we could not recommend any models. In this test, we found a marked improvement in most units for tuner performance and lower standby energy.

Set-top box technology has evolved rapidly over the past couple of years, and the chips that control the tuner have moved ahead in leaps and bounds for receiving digital signals. However, it's disappointing that the manufacturers haven't applied the same rigour to making the remote controls and menu systems easier to navigate.

Set-top boxes must comply with the Minimum Energy Performance Standards (MEPS) established in December 2008. So it's disheartening to see two of the newly tested models failing to achieve a standby energy of 1W or lower.

The high definition (HD) set-top boxes take digital signals and translate them for your TV so you can receive standard definition (SD) channels as well as the extra digital channels available, such as ABC2. You can still use your old TV to see these new channels, or a newer flat panel that may not have a HD tuner, but you'll only be able to view the channels in HD if your TV itself displays HD.

Before you choose your set-top box, check out the remote control, as some of these can be a real mixed bag of dark lettering on a black remote, smallish text and odd designs that don't fit well in your hand. None of the set-top boxes on test have as good a remote as a TV, so you may want to invest in a simple universal remote to control all your media devices.

There are plans to close down analog broadcasts (channels you receive without a set-top box) by 2013, but as this was originally meant to occur in 2009, the date seems flexible. ■

WHAT TO LOOK FOR

Connections You can expect a variety, ranging from some that are common to all, such as HDMI and component, to some less common ones such as eSata, USB and LAN connections.

Sizes also vary considerably, so check the dimensions in the table (right).

Price You shouldn't expect to pay more than $200 for a set-top box – and many are a lot less expensive than this (see table, right).

WHAT TO BUY

76% Nextwave THD1690

PRICE $149

GOOD POINTS
- Very good tuner performance.

BAD POINTS
- No S-video output.
- No on/off timer.
- No "TV/radio" key on remote control.
- No "previous channel" key on remote control.

75% Olin HVBT-2000B

PRICE $149

GOOD POINTS
- Very good tuner performance.
- Channel lock.

BAD POINTS
- No on/off timer.
- No high resolution video output at 4:3 aspect ratio.

74% Phoenix JT8000HD

PRICE $179

GOOD POINTS
- Very good tuner performance.
- Channel lock.

BAD POINTS
- No channel, volume or menu keys on the unit.
- No on/off timer.

HOW WE TEST

Ease of use Our tester, Antonio Bonacruz, assesses each set-top box on its remote control, on-screen controls and on-board controls.
Performance Our tester checks each model's HD tuner for reception performance in areas with a good quality signal, as well as areas where reception is less than ideal and where reception might be affected by things such as a dryer or vacuum cleaner.
Standby energy He connects each box to a power supply and meter to record standby consumption.

ABOUT THE REST

All the newly tested models have good to very good performance, but only OK ease of use, which could be radically improved with a little research and development on the part of the manufacturer.

The **Strong** SRT 5441 can be turned into a digital video recorder by adding an external hard drive.

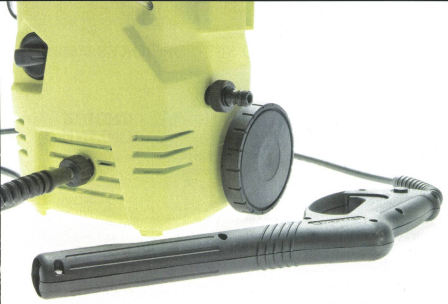
We cannot recommend the **Sanyo**, **Wintal** or any other models that breach the mandatory Minimum Energy Performance Standard by measuring above 1W in standby mode.

CHOICE ONLINE

There are a few Freeview-branded products on test, but we couldn't see any differences in the electronic program guide, ease of use or tuner performance. See our story on the industry marketing hype that is Freeview at **www.choice.com.au/freeview**

PRODUCT	PERFORMANCE			FEATURES			SPECIFICATIONS		
Brand / model (in rank order)	Overall score (%)	Ease of use (%)	Tuner performance (%)	Standby consumption (W)	Freeview	On/off timer	Dimensions (cm, H x W x D)*	Contact	Price ($)
# **Nextwave** THD1690	76	62	89	0.3		na	5 x 22 x 18	nextwave-digital.com	149
# **Olin** HVBT-2000B (A)	75	63	86	0.5		na	5 x 36 x 23	olinstyle.com.au	149
# **Wintal** STB5HD (A)	75	62	87	9.3		5	7 x 30 x 24	wintal.com.au	129
# **Phoenix** JT8000HD	74	59	88	0.5		na	5 x 26 x 21	phoenixtelevision.com.au	179
# **Arista** DVB-HD722	73	63	83	0.3		8	6 x 30 x 22	arista.com.au	119
# **Bush** DFTA14HD	72	63	81	0.4		8	5 x 28 x 22	bushaustralia.com.au	119
# **Bush** DFTA42FV	72	59	84	0.5	√	na	5 x 22 x 17	bushaustralia.com.au	149
# **DGTec** DG-FV5800	72	64	79	0.8	√	8	5 x 26 x 21	dgtec.com.au	199
# **DGTec** DG-FV7200	72	63	80	0.8	√	8	5 x 29 x 19	dgtec.com.au	199
# **Digitel+** HD3000	72	65	78	0.9		8	5 x 26 x 20	digitelplus.com.au	149
# **Teac** HDB848	72	59	85	0.5		na	5 x 32 x 27	teac.com.au	199
# **Teac** HDB843	71	63	78	0.9		na	5 x 26 x 22	teac.com.au	199
# **Sanyo** TUHD1000	70	65	74	8.9		8	6 x 26 x 23	sanyo.com.au	149
# **DGTec** DG-HD03	69	61	77	0.7		8	5 x 26 x 20	dgtec.com.au	129
# **Grundig** GSTB4100FV	69	54	84	0.5	√	na	6 x 26 x 24	grundig.net.au	169
# **Strong** SRT 5441 (A)	69	61	76	0.6	√	8	7 x 34 x 26	strong-technologies.com	299
# **Topfield** TBF-7200	68	65	71	0.6		(B)	6 x 26 x 21	itopfield.com.au	189
# **Grundig** GSTB3105HD	67	55	78	0.4		8	5 x 28 x 22	grundig.net.au	129
# **Topfield** TBF-7110	67	64	70	0.6	√	(B)	6 x 26 x 21	itopfield.com.au	279
# **Topfield** TBF-7120	67	64	70	0.6	√	(B)	7 x 34 x 27	itopfield.com.au	329
Teac HDB841	54	58	49	9.5		5	7 x 30 x 24	teac.com.au	150
Beyonwiz DP-H1	51	62	39	3.3		(B)	7 x 39 x 31	beyonwiz.com.au	299
Strong SRT 5405	51	54	47	7.9		8	5 x 25 x 19	strong-technologies.com	139
Strong SRT 5410	50	60	40	12.9		8	7 x 36 x 24	strong-technologies.com	189
Phoenix JT9000A	50	55	45	8.3		na	7 x 36 x 27	phoenixtelevision.com.au	199
Digicrystal HDT-9500	48	58	38	8.3		na	7 x 36 x 26	digicrystal.com.au	149

USING THE TABLE Scores The overall score comprises: Ease of use: 50%; Tuner performance: 50%. **Freeview** A tick in this column doesn't necessarily indicate a useful feature – see CHOICE Online, above. **On/off timer** indicates the number of timed events that can be programmed. **Price** Recommended retail, as of November 2009. **TABLE NOTES #** Newly tested model. * Rounded up to the nearest cm. **na** Not applicable. **(A)** Discontinued, but may still be available in some stores. **(B)** Has many on/off timer settings.



STORY MATTHEW STEEN

Under pressure

These high-pressure water cleaners are good for cleaning away built-up grit and grime.

NUTSHELL

>> Eight high-pressure water cleaners on test, priced between $109 and $529.

>> All do the job well, but some will take longer than others.

If you have a weatherboard house with dirty paintwork, a 4WD caked with dirt, or perhaps you just want to spruce up your home in preparation for celebration or sale, a pressure cleaner may be the tool you're looking for. CHOICE tested eight and found all do the job quite well, but some take longer and use more water.

Safe cleaning

Pressure cleaners draw water in and eject it under pressure through a lance. They come with a power lead for the motor to pressurise the water; a connection for your water source, which can be your local water provider or a rainwater tank; and the lance where the pressurised water comes out.

The cleaners all have safety switches built into the triggers that prevent the cleaner from working until the safety catch is released. The trigger must also be kept under pressure to make the water flow. These measures prevent water wastage and lower the risk of potential accidents.

The pressure cleaners draw their power from a standard home power plug, so cord length is quite important. The types of nozzles they're supplied with will also determine how well you can clean certain areas (see What to Look For, right). Be sure to follow the instructions carefully when using pressure cleaners on paintwork, as they're all capable of removing the paint rather than cleaning it.

All but one of the cleaners have an in-built detergent bottle that you can fill up for a better cleaning action. You'll need to supply your own detergent bottle for the Kärcher K397M Plus, as it uses suction to pull detergent out of the bottle. Noise is also an issue; all are above 70dB, akin to the level experienced by residents in suburbs on the flight path of a major airport.

Water shortage

These machines use about 300-450L/hr, so check your local water restrictions to see whether it's legal to use one in your area. In Sydney, for example, fines range up to $220 per breach and apply for using water outside of certain reasons. Only reasons of safety, health, construction or surface discolouration make it legal to use a hose connected to your pressure cleaner. Outside these exceptions, a high pressure cleaning device can also be used to clean buildings, boat bilges, boat trailer brakes

PRODUCT	PERFORMANCE				FEATURES			SPECIFICATIONS					
Brand / model (in rank order)	Overall score (%)	Performance score (%)	Ease of use score (%)	Noise (dB)	Nozzles	Wheels	Tool storage	Weight (kg)*	Total reach (m)**	Claimed operating pressure (bar)	Claimed water consumption (L/hr)	Contact	Price ($)
Bosch Aquatak 115 Plus	85	90	77	78	Rotary, pencil, fan	√	√	8.9	11.7	105	378	www.bosch.com.au	399
Kärcher K397M Plus	85	90	77	76	Rotary, fan	√	√	13.4	11.8	110	378	www.karcher.com.au	439
Gerni Super 130.2	84	90	76	78	Rotary, fan	√	√	18.3	12.2	125	450	www.gerni.com.au	439
Lavor Mach 20	81	80	83	75	Pencil, fan	√	√	15.8	13.5	120	450	www.lavorwash.com.au	529
Gerni Classic 100.2	76	80	71	78	Rotary, fan (A)		√	6.5	11.0	70	318	www.gerni.com.au	149
Lavor Power 19	73	70	77	74	Rotary, pencil, fan	√	√	7.4	11.0	110	420	www.lavorwash.com.au	257
Kärcher Winner 10	72	70	75	78	Fan (A)	√	√	5.8	9.1	80	330	www.karcher.com.au	109
Bosch Aquatak 10	65	60	72	76	Fan (A)			6.0	9.5	90	300	www.bosch.com.au	139

USING THE TABLE Scores The overall score comprises of: Performance: 60%; Ease of use: 40%. **Price** Recommended retail, as of November 2009.
TABLE NOTES * Including hose, gun and lance. ** Power cord plus hose. **(A)** Non-adjustable fan nozzle.

and wheels. If you're using your own water supply from a bore or rainwater tank that isn't topped up by your water provider, these requirements will not apply to you.

If you only need a pressure hose infrequently, it's worth just renting the equipment – usually for less than $30 for four hours.

HOW WE TEST

Performance CHOICE tester, Peter Horvath, uses each cleaner on concrete surfaces. Assessments are made visually to score the amount of soiling/staining on the test surface before and after cleaning. He also takes into account how fast the model is at cleaning.
Ease of use consists of whether the lance supplied with the cleaner is easy to connect to your garden hose. Manoeuvrability is based on how long the hose is to connect the lance to the cleaner, whether it has wheels and if they're any good, and how heavy the cleaner is with everything connected. The cleaning score is based on how easy it is to use the lance and whether or not it's too short, the handle and trigger comfort and whether too much vibration comes from the cleaner.

WHAT TO LOOK FOR

The **nozzles** supplied can make a real difference to what you can clean. The three types available are the **rotary nozzle**, which is best for heavily soiled areas such as footpaths and driveways. This makes a circle of pressurised water, often in an intermittent pulse that causes vibrations. The **fan nozzle** provides a wide spray of water and is suitable for large areas that are not too dirty, such as the painted walls of a house. The **pencil nozzle** is a very tight beam of water, and is good for removing stubborn spots as the pressure is concentrated in a small area.
A **built-in detergent applicator** makes it much easier to use detergent when necessary.
Storing your hose and lance on the cleaner is a better way of keeping your storage area neat and tidy.
Wheels make it easier to manoeuvre the cleaner, both when cleaning and in and out of storage.
Noise All cleaners on test are between 74dB-78dB, or about the sound of a loud conversation next to you.

WHAT TO BUY

85% Bosch Aquatak 115 Plus

PRICE $399

GOOD POINTS
- Excellent cleaning performance.
- Long hose.
- Wheels help with moving it around.

BAD POINTS
- A little heavy.
- Short lance – user must bend down too much while cleaning.
- Gun/lance vibrates quite

85% Kärcher K397M Plus

PRICE $439

GOOD POINTS
- Excellent cleaning performance.
- Long hose.
- Wheels help with moving it around.

BAD POINTS
- Heavy.
- Short lance – user must bend down too much while cleaning.
- Gun/lance vibrates quite a lot.
- Supplied without detergent bottle, but can still use detergent separately via suction hose.

84% Gerni Super 130.2

PRICE $439

GOOD POINTS
- Excellent cleaning performance.
- Long hose.
- Wheels help with moving it around.
- Very long lance – user doesn't need to bend down too much while cleaning.

BAD POINTS
- Heaviest cleaner on test.
- Gun/lance vibrates quite a lot.
- Trigger is tiring to operate.

81% Lavor Mach 20

PRICE $529

GOOD POINTS
- Very good cleaning performance.
- Very long hose.
- Wheels help with moving it around.
- Long lance – user doesn't need to bend down too much while cleaning.
- Gun/lance doesn't vibrate.

BAD POINTS
- Very heavy.
- High pressure hose is fiddly to connect.

ABOUT THE REST

The **Gerni Classic 100.2** has no wheels, making it difficult to move around.

Both the **Lavor Power 19** and **Kärcher Winner 10** perform well, but are slow at cleaning. The Kärcher also has a short hose and lance, making it difficult to manoeuvre easily.

The **Bosch Aquatak 10** has a short hose and lance, has no tool storage so is difficult to neatly pack away and also has no wheels.

STORY STEVE DUNCOMBE

Colourful costs

Watch out for big hidden costs with these printers.

CHOICE bought 10 colour laser printers designed for the home and small office and put them through their paces to see which produce the fastest output and the best quality.

Speed and quality don't tell the full story, however, so we also compared their ongoing running costs, which, as with inkjet printers, can quickly outstrip the initial purchase price.

The differences were dramatic. In our test, the cost of an average black page (5% toner coverage) ranges from 3c-10c. The cost of a full-colour A4 photo, however, ranges from 57c to $5.69 – a tenfold increase.

There's also a hidden cost to printing: different printers can use different amounts of toner to do the same job. In seven of the 10 printers on test, colours are mixed in with the black, resulting in higher toner use. Of the printers on test, only the HP CP1215, Samsung CLP-315 and Dell 1320c print black text or graphics using only the black toner.

For the full details of this test, go to **www.choice.com.au/colourlaserprinters**.

WHAT TO BUY

76% Kyocera FS-C5100DN

PRICE $1007

GOOD POINTS

- Equal-second score for print quality.
- Second-lowest colour cost per page.
- Third-lowest annual energy cost.
- High monthly duty cycle.
- Easy installation.
- Very good manuals.
- LCD display with navigation buttons.
- Prints duplex (double-sided).
- Manual feed tray accepts heavy media.
- Easy toner cartridge replacement.
- Ethernet networking built-in.
- Two-year onsite warranty.

BAD POINTS

- Second-slowest full-colour photo print.
- Most expensive model on test.
- Second-heaviest printer on test.

75% Dell 1320c

PRICE $399

GOOD POINTS

- Equal-second score for print quality.
- Second-lowest annual energy cost.
- Easy installation.
- Good setup guide.
- Basic print profiles provided.
- Custom print profiling available.
- Manual feed slot accepts heavy media.
- Easy toner cartridge replacement.
- Ethernet networking built-in.

BAD POINTS

- By far the highest toner cost per page.
- No LCD panel.
- Only one-year warranty.
- Warranty details are difficult to find.

74% Fuji Xerox Docu-Print C1110B

BEST BUY

PRICE $301

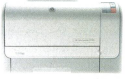
GOOD POINTS

- Lowest annual energy cost.
- Equal second-lowest cost per black page.
- High monthly duty cycle.
- LCD status display with navigation buttons.
- Easy installation.
- Good manuals.
- Basic print profiles provided.
- Custom print profiling available.
- Manual feed slot accepts heavy media.
- Easy toner cartridge replacement.

BAD POINTS

- Fonts display rough edges.
- Some undesirable patterns in fine lines.
- Only one-year warranty (must be returned to Fuji Xerox at your cost).

74% HP Colour LaserJet CP1215



PRICE $341

GOOD POINTS

- Highest score for print quality.
- Fourth-lowest annual energy cost.
- Attractive finish, smooth lines.
- Easy installation.
- Good manual.
- Basic print profiles provided.
- Custom print profiling available.
- Easy toner cartridge replacement.

BAD POINTS

- Relatively high colour toner cost per page.
- No manual page feed.
- Only one-year warranty (must be returned to HP at your cost).

There are so many product recalls we may not be able to print all of them. For comprehensive recall information go to the Product Recalls Australia website: www.recalls.gov.au, or call the ACCC's Product Safety Policy section on 02 6243 1262. Companies often rent 1800 numbers for a couple of months after a recall is announced. If the number given is no longer operating, phone the manufacturer or retailer.

RATTLE Little Smiles has recalled **Infantino Clack & Teethe Rattle Bird & Squirrel**, product code 150-3095, batch numbers 0507, 0707 and 0807, sold through David Jones, Target and specialist baby stores.
The problem It doesn't comply with the mandatory standard for toys for children up to 36 months. In particular, it failed the tension test, which resulted in a small parts hazard.
What to do Remove it from the reach of children, and contact Little Smiles on 1300 665 882.

RATTLE Cut Price Imports has recalled **Smile Bear Baby Rattle**, item number TOY9201, sold at discount shops from 10/04/2006 to 02/09/2009.
The problem It doesn't comply with the mandatory standard for toys and may pose a choking or suffocation hazard.
What to do Remove it from the reach of children, and return it to the place of purchase for a refund. For more information, call (08) 9470 9322.

FOOD Spiral Foods has recalled **Bonsoy Soy Milk**, 1L, all best before dates, APN/EAN/TUN number 9312336049037, sold at Coles, Woolworths/Safeway, Metcash, health food shops and cafés.
The problem It contains high levels of iodine, consumption of which may cause illness.
What to do Don't drink it. Return to place of purchase for a full refund. If you have concerns for your health, seek medical advice.

WASHING MACHINES Electrolux Home Products has recalled the following models of **Simpson** and **Electrolux washing machines**, with serial numbers up to and including those listed or with serial numbers starting with A, B or C, and sold since September 2007: Simpson 22S750M 917 50424, Simpson 22S950M 851 50013, Simpson SWT552SA 920 54230, Simpson SWT605SA 920 54333, Simpson SWT802SA 920 50411, Simpson SWT902SA 920 52807, Simpson SWT955SA 936 51259, Electrolux EWT606SA 936 51151, Electrolux EWT806SA 908 51752, Electrolux EWT806SB 931 50755 and Electrolux EWT959SA 928 51041.
The problem If water or detergent is spilt on the lids of the machines, it could cause an electrical fault, and users may experience a mild tingling sensation when they touch the top of the machine.
What to do The washing machine can continue to be used, however while loading, unloading and not in use turn the machine off at the control panel. Register your details at www.simpson.com.au/recall or www.electrolux.com.au/recall, or call 1800 001 218, and arrangements will be made for a service technician to repair the machine free of charge.

PORTABLE AIR CONDITIONER Mistral has recalled **Mistral Portable Air Conditioner**, model MPAC60-9000 BTU Cooling, sold through Bunnings warehouse stores in ACT, NSW, NT, Queensland, SA, Tasmania and Victoria between August 2007 and April 2009.
The problem Use in extreme temperatures or for extended duration may cause the unit to overheat and possibly catch fire.
What to do Stop using it. Return it to any Bunnings store for a refund.

LIGHTING Oriel Lighting has recalled **Mega Lighting**, ML62084BC, and **Oriel Lighting**, OL46062CH, sold through Andrews Light Up and Lighting Plus stores.
The problem The insulation may fail due to heat, posing the risk of electric shock.
What to do Stop using it. Return it to the place of purchase for a full refund, or for more information call (07) 3715 7300.

TOY Sam's Warehouse, Crazy Clark's and Go-Lo have recalled **Fun Shots Gun w/Darts**, APN 9338195262509, sold between 1 November 2007 and 23 October 2009.
The problem It doesn't meet the mandatory product safety requirements, as the suction cap may detach from the dart, posing a possible choking risk.
What to do Remove it from the reach of children and return it to the place of purchase for a refund. For more information, email merchandise.compliance@retailadventures.com.au.

PUMP Kärcher has recalled **Kärcher Submersible Pumps**, model numbers SCP 9000, SCP 12000, SDP 9500 and SDP 14000. They were sold in Bunnings stores and selected Kärcher dealers between May 2009 and October 2009.
The problem Over time, the pumps may develop cracks in the outer insulation of the float switch and 240V cables. This may allow ingress of water into the electrical cables, which may result in an electric shock.
What to do Stop using it and disconnect it from the power source, as well as any wet or damp environment. Call (03) 9765 2323 or email pumprecall@karcher.com.au to arrange for a replacement pump.

LIGHTING Brilliant Lighting has recalled **Glace Heater Light Exhaust Fan**, model 99987/05, sold from 2006 to 2009 at specialist lighting retailers in NSW, Queensland, Victoria, SA, Tasmania and WA. The light has the Brilliant brand on it, and a rectangular diffuser located between the heat globes.
The problem Exposed live terminals adjacent to the central light globe may cause an electric shock when changing the central light bulb.
What to do You can continue to use the light, however you mustn't remove the cover to replace the internal central 60W light bulb. Call 1800 282 311, Monday-Friday, 9am-5pm AEST, for more information.

FOOD Coles has recalled **Coles Smart Buy Frozen 20 Hamburger Patties**, 1kg, best before 22 APR 2010, and sold at Coles, Bi Lo and Pick 'n' Pay stores as well as Coles Online.
The problem Metal fragments may be found in some products.
What to do Don't eat it. Return it to the place of purchase for a refund, or for more information call 1800 061 562.

COMPUTER Acer Computer Australia has recalled **Acer Aspire Notebook Computer**, model AS3810T, manufactured prior to 15 September 2009, and available for sale between May 2009 and September 2009 at Bing Lee Electrics, Blue Chip Infotech, Clear Technology Vantage Point, Harvey Norman, Express Online (a division of Dimension Data), Ingram Micro, J.H. Computer Services, JB Hi-Fi, Joyce Mayne, Officeworks Superstores, Open Systems Supply, Portacom Pty Ltd, Radio Rentals, Retravision (Vic/Tas), The Good Guys and Coogan Stores' Wow Audiovisual Superstores.
The problem The insulation covering the electrical cabling may become frayed when the left palm rest is subjected to repeated heavy pressure. This may cause overheating of the notebook case, which may then burn the operator.
What to do Go to www.acer.com.au and follow instructions, or call 1300 365 100.

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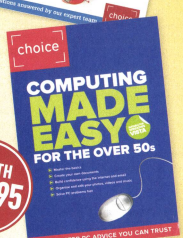

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How to use this index

A full index, with links to articles, from 2002 onwards can be found at www.choiceextra.com.au (see instructions, below right). **Bold** type indicates a product test, member survey or user trial report. Unbolded type indicates a CHOICE research report. * Indicates an update, addition or correction.

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Shares Apr, May*
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Shonkys, The Nov
Simmer sauces Aug
Smartphones Feb
Social media Feb
Solar (PV) panels Aug
Sound bars May
Sparkling wine Dec/Jan
Speaker docks Jun
Standby energy Oct
Stock, chicken Oct
Strollers Nov, Dec/Jan*
Superannuation Jun
Supermarket survey Dec/Jan
Switching electricity Mar

Takeaway meals Jun
Tax tips Jul
Telephones – see Phones
Televisions
66cm Jun
101cm-107cm Mar
117cm Sep
Ticket pricing Apr
Toddler products Sep
Tomatoes Oct
Toothbrushes, electric Mar
Toothpaste Aug
Trans fats Jul
Travel money May
Tyres Jul

Vacuum cleaners
bag/bin Jul, Nov, Feb
handheld Apr
Varicose veins Jun

Washing machines Mar, Aug
Weddings Dec/Jan
Wine
awards Mar
sparkling Dec/Jan
Wireless technology Jun

Yoghurt, premium Oct

Zoom lenses Aug

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The winner of this month's best entry goes to T. Richardson, who'll be keeping off the roads for a while. Thanks also to M. Ingram, R. Hallworth, N. Haggarty, F. Ong, K. Rowe and B. O'Mara for their contributions to this month's Hard Word. If you have any examples you think deserve to be on this page, send them to The Hard Word, CHOICE, 57 Carrington Road, Marrickville 2204. Please don't email us your entries – we need the unmarked originals.

L2P – LEARN 2 PUT AWAY?
This begs the question: How many kills are required to get your probationary licence?

DIY ENGLISH
Forget crimes against the English language: the crime in this case is that "do-it-yourselfery" *isn't* in the English language at all. Such a useful term is surely begging for inclusion in the next edition of *Macquarie Dictionary* – although whether it applies to plastic toy ponies is another matter.

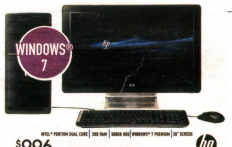
Mentors needed NOW!
L2P
L2Ps Mentoring ...
The L2P program is currently looking for supervising drivers to be involved in mentoring learner drivers.
The L2P Driver Education Program is an initiative to help drivers to achieve the kills required to gain their probationary licence.
The program targets disadvantaged youth who would otherwise have difficulty in finding a supervisor to help them achieve the required 120 hours of driving experience.
How to get involved ...
*This program can be used as Centrelink volunteer hours.
L2P LEARNER DRIVER MENTOR
Mitchell Hodges
BASS COAST
to help drivers to achieve the
kills required to gain

WE PREDICT ... RIP-OFF
At least this clairvoyant is honest about being a con.

PUBLIC NOTICES

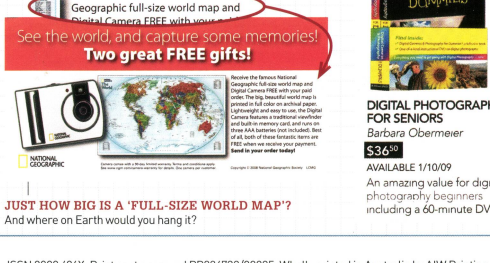
MARIA
World reknown Clairvoyant will be in Griffith Tues 20, Wed 21, Thurs 22 Enrolling for classes. Cons available.
[redacted]

WOULD YOU BELIEVE $900 CASH?



NOT THE MOST PORTABLE LAPTOP ON THE MARKET!

SOMEONE HAVING A 'SENIOR'S MOMENT'?
Or just a dummy who can't tell the difference?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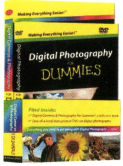

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